

The NATIONAL UNDERWRITER



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2. Are old harmless or contractual agreements likely to be demanded more generally?
3. Why are the automobile non-ownership and hired car liability exposures increasing on numerous risks?



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United States Fidelity & Guaranty Co.
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THURSDAY, APRIL 9, 1942

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not of fear..."

★ ★ ★ ★ ★

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The NATIONAL UNDERWRITER

Forty-sixth Year—No. 15

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, APRIL 9, 1942

\$4.00 Year, 20 Cents a Copy

Long, Lane, Phillips Go to Texas on Commission Problem

Seek to Find Solution to Avert Heavy Slash in Fire Rates

DALLAS—The conference committee of the Texas Association of Insurance Agents, the Texas companies and the Texas general agents are visibly disappointed but verbally most discreet in discussing the visit to Texas of Alexander R. Phillips of Great American, George C. Long, Jr., of Phoenix of Connecticut and Otho E. Lane of Fire Association. They came to Texas to try to solve the commission problem.

Hall Threatens Action

The company executives of the east are now in Austin, meeting with the insurance commissioners.

Fire Insurance Commissioner Marvin Hall has said that unless a harmonious and equitable agreement can be reached by all concerned he will so drastically reduce fire insurance rates that excessive commissions will be financially impossible. The Texas local agents in the conference committee had expected the eastern executives to submit a definite plan but it was not forthcoming, as the executives said they could not commit anyone else and it is said they did not speak very definitely for themselves. It is reported that the meeting with representatives of the Texas fire companies and the Texas general agents was no more fruitful of results than was the session with the local agents and it is generally feared that the conference in Austin may not solve the commission problem.

The Texas companies, general agents and local agents may be forced to try to work out the problem among themselves without getting on the dangerous ground of seeming to violate the rigid anti-trust laws of Texas of which the out-of-state companies have an apparent fanatical fear.

The Texas conference committee of local agents is headed by Ben A. Calhoun of Houston and includes Cruger T. Smith of Dallas; D. A. Clark of Sweetwater; Fred Mathisen of Fredericksburg, and M. E. Kelly of Lockhart.

The eastern company representatives concluded their series of discussions Tuesday but no agreement was reached. The board is expected to continue its study and conversations with Texas companies and to issue a statement later.

Steele Mass. Councillor

C. K. Steele of Gloucester, former president Massachusetts Association of Insurance Agents, has been appointed national councillor to fill out the unexpired term of the late E. J. Cole, Jr., of Fall River.

Seek to Perfect Details of War Damage Program

Conferences are continuing on the part of company representatives and government people in connection with the perfecting of details for operating the War Damage Corporation. There are a multiplicity of details to be decided upon as well as some fundamental principles. The most difficult and significant problem was created when Jesse Jones, Secretary of Commerce, indicated a very positive desire to have the private insurance companies accept a stake in the contract of the War Damage Corporation, that is, that they be liable on their own account for a very small portion of the losses. When this demand was made, the insurance companies, stock and mutual, had to go into a huddle and several conferences were held. Other meetings are taking place in Washington this week.

If the private insurers do take a stake, one question will be whether they would reinsure WDC or whether WDC would reinsure them.

Cite Renault Plant Damage

Those opposed to the private insurance companies assuming any kind of war risk liability on their own account cite the Associated Press dispatch from Paris stating that the official estimate of damage at the Renault plant that was bombed by the British is some \$140,000,000. That estimate of loss includes the pensions to be paid to dependents of those that were killed at the plant and of course that will probably constitute a large portion of the loss but nevertheless the property damage was enormous. Some 350 buildings were either demolished or badly done in and the point is made that a loss of such proportions would simply be beyond the capacity of private insurers to handle.

Hovey T. Freeman, president of Manufacturers Mutual Fire, in a letter to policyholders regarding the negotiations that have taken place in connection with arranging for the operation of War Damage Corporation, states that he endeavored to cause the WDC to be operated as a mutual insurance company but that proposal was turned down. The government has definitely stated that it has no desire of making a profit out of the coverage and the present idea is to collect only such additional premiums, after the first premium, as are necessary to pay the losses. The policy will have no expiration date but will continue in full force and effect until the cessation of hostilities, provided only that the original premium and any other additional premiums that may be called for have been paid.

The government is not planning to provide use and occupancy coverage and whether such insurance will be provided by private companies has not been determined, he said.

Mutual Agents Rebuke N.A.I.A.

The National Association of Mutual Insurance Agents, through its executive secretary, Philip L. Baldwin of Washington, D. C., has requested the National Association of Insurance Agents to withdraw the proposal for operating the War Damage Corporation which

the N.A.I.A. submitted to the Reconstruction Finance Corporation as an alternative to the plan jointly sponsored by stock, mutual and reciprocal companies.

Mr. Baldwin contends that the submission of a variety of plans to the RFC causes confusion and makes more difficult the task of arriving at a decision. He also states that it is not absolutely certain that the machinery of private insurance will be employed to do the leg work for the WDC, pointing out that there is before the RFC a proposal in behalf of the finance companies.

Mr. Baldwin asserted that the plan that was submitted in behalf of the fire insurance industry was presented unselfishly. It is true, Mr. Baldwin stated, that the N.A.I.A., the N.A.M.I.A. and National Association of Insurance Brokers were not invited to take part in the negotiations preceding the submission of the joint proposal and he said there are phases of the joint proposal to which the N.A.M.I.A. might take exception. "However," he states, "you must be aware of the fact that other proposals have been submitted to the WDC, one in particular that contemplates the use of automobile financing companies as the medium of distribution."

The WDC, Mr. Baldwin stated, is faced with a gigantic task of determining equitable rates and planning of the many details involved in the writing, handling, distributing and servicing of the insurance. The least the insurance business can do, he asserted, is to put selfishness aside and unitedly offer to the government the best services of which it is capable.

Having already made clear its willingness to cooperate wholeheartedly in furthering whatever program WDC may adopt, the N. A. I. A. contemplates no formal response to the N. A. M. I. A. request that it withdraw the plan submitted to the RFC. The plan in question was offered merely by way of suggestion, the N. A. I. A. states.

Editor Gives a Speech

Roger Kenney, insurance editor of the "United States Investor," gave a talk on war risk insurance at a meeting of the Connecticut Field Club in Hartford. He contended that after the Pearl Harbor attack the entire fire insurance industry should have gotten together in an effort to agree upon concerted action. He said there were four reasons why this was not done although he did not make himself entirely clear as to why these reasons constituted cause and effect. These reasons he declared to be "a blind faith in a leadership which has outlived its usefulness; the Fall River fire which shook down certain stock fire insurance companies to the tune of several hundred thousand dollars; a stock market situation which was far from satisfactory in 1941, and particularly in the days immediately following Pearl Harbor; marine losses of a certain syndicate which have been mounting steadily and which, according to last accounts, were something like \$28,000,000 to \$30,000,000 as against earned pre-

War Damage Issue Will Be Big Topic of the Convention

Much Interest in Meeting of National Association of Insurance Agents

NEW YORK—Inasmuch as the war damage situation is paramount in the minds of local agents and the program is apparently approaching a climax, it will be the big question before the National Association of Insurance Agents at its mid-year meeting at the Pennsylvania Hotel starting Monday. It is expected to receive close attention both in the committee sessions and on the convention floor. The National association has filed its own suggestions for the operation of the War Damage Corporation. Owing to this subject there will be probably a larger attendance than was anticipated. For instance, it is announced at headquarters that at least 15 of the 19 living past presidents will be on hand.

Executive Committee Meetings

The executive committee will start its sessions Saturday morning presided over by Payne H. Midyette of Tallahassee, Fla. It will continue throughout Sunday and Monday morning. It is expected that there will be a full attendance throughout Monday for the meetings of the national councillors and state officers and other gatherings.

On Monday the agents will be brought up to date on the Insurance Coordination Board which has been implementing the program of the V plan for insurance, which was launched at Kansas City.

The get together dinner will be held on Tuesday evening. A prize fight party will be held in the ballroom of the hotel Monday evening, it being given by the National Surety.

Breakfast Conferences

There will be three breakfast conferences Tuesday morning including one on war time conservation efforts as they relate to fire and accident prevention, with A. B. Millard of Grand Rapids presiding; one on rural agents problems with Howard Bradshaw of Delphi, Ind., presiding, and an educational conference with G. W. Scott, educational director of the organization presiding.

Hunter Brown, Pensacola, Fla., chairman of the inland marine committee of the National association, has announced that the committee will meet with a committee representing the Inland Marine Underwriters Association April 15.

miums of only about one-seventh of that amount."

(CONTINUED ON PAGE 14)

New Standard Fire Policy Before New York Legislature

Many Features of Last Year's Proposal: Has National Board Backing

NEW YORK—Representatives of stock, non-stock, reciprocal institutions the New York State Association of Local Agents and the brokerage organizations conferred with Superintendent Pink, Deputy Superintendent McLoughlin and Chief Rater Collins on the proposed new standard fire policy at the department offices here Tuesday.

While the company people were willing to accept a number of changes written into the contract by the department after its submission by the insurance interests a week ago, they were adamant in their insistence upon retention of the war damage exclusion clause, holding that its elimination or material modification might easily yield companies liabilities of staggering proportions. Any change in the provision, it was further maintained, should wait until the nature of the War Damage Corporation's coverage had been defined.

The "Model Policy" will be offered in the legislature within a day or two, and any desired hearings thereon will be at the call of the legislators.

ALBANY, N. Y.—The new standard fire policy bill introduced in the New York legislature last week by Senator Hampton has the backing of the National Board and, as far as can be learned, of other insurance interests and appears to have a good chance of passage at this session. In most respects, the proposed new policy is similar to that recommended to Superintendent Pink by the National Board committee headed by Vice-president F. A. Christensen of America Fore group.

The proposed form includes some, but not all, of the features of the policy approved by the committee of the National Association of Insurance Commissioners and introduced in the New York legislature last year. That bill was lost in the shuffle at the end of the session.

New War Condition

As compared with last year's form, the proposed policy does not include explosion in the insuring clause and it includes a war exclusion clause which is much more extensive than that of any present standard form. It resembles last year's proposal in that it includes lightning in the insuring clause, permits other insurance and omits the fallen building clause, the exclusion of fire caused by riot, the prohibition against a variety of inflammable substances and the so-called "moral hazard" conditions, which have been the targets of manifold criticism for several years.

As submitted to the legislature, the new form does not contain numbered lines, but this feature will undoubtedly be added when and if the policy is adopted. The draft contains 164 lines of conditions in a double column, as compared with 200 lines in the present "new" or 1918 New York standard policy.

Not Schedule Form

The proposed policy is not a schedule form, in that it covers only "fire, lightning and removal from premises endangered by the perils insured against," with no provision for adding extended

Scan Problems of Mountain Field

Field Men Take to Planes and Buses—Tourist Outlook Poor

By FRANK W. BLAND

DENVER—Field men with headquarters in Denver are increasingly coming to the use of airplanes, buses and trains in getting about the country, due to the restrictions on automobile travel. The adjustment to common carrier transportation is perhaps more difficult in this territory than in more populated regions, because most of the field men cover the three states of Colorado, Wyoming and New Mexico where the distances are great and where public transportation facilities are meager in connection with certain routes. The average field man has been wearing out a set of tires in less than a year.

Most of the fire insurance companies have requested the adjuster, in connection with automobile losses, to remove the "rubber" from all cars on which a total loss is being paid. These tires must be labeled and the insurance company informed as to the condition of the rubber and where located. This, in a sense, creates a "rubber bank" that may be utilized to take care of some of the losses and for the requirements of field men.

Tourist Prospects Poor

The outlook for tourist business in Colorado this year is, of course, not bright and this raises some underwriting questions particularly in connection with hotels in small towns and tourist cabin establishments. There are a great many tourists' cabins in this part of the country, most of which are located outside of the city limits and in unprotected areas.

The hotel people in Denver will probably not be so seriously affected by the loss of tourist business because army and war production work has stimulated business greatly.

Many of the smaller towns, particularly in eastern Colorado, have been seriously affected by reason of the fact that so many young men are in the armed services and business is practically at a standstill with many business buildings being boarded up. Frequently the automobile dealer in the small town is one of the most important business men and in most of these towns the automobile dealer has been practically put out of business.

Self Reliance Needed

Denver and Pueblo are about the only two towns that have been stimulated by war activities. Pueblo is called the "Little Pittsburgh of America" since the Colorado Fuel & Iron steel mills are located there.

Field men make the point that local agents must expect to be much more

(CONTINUED ON PAGE 16)

THIS WEEK IN INSURANCE

Conferences are continuing in effort to perfect details of operation of War Damage Corporation. Page 3

Program for the mid-year meeting of the National Association of Insurance Agents in New York City next week. Page 3

A. R. Phillips, G. C. Long, Jr., and O. E. Lane visit Texas in an endeavor to find some solution to the fire insurance commission problem in state. Page 3

The new standard fire policy has been introduced in the New York legislature with the backing of the National Board. Page 4

Need for greater community effort in fire prevention urged at National Fire Waste Council parley. Page 5

Program for the annual meeting of the National Fire Protection Association at Atlantic City is announced. Page 5

Insurance People to Aid War Risk Work in Canada

TORONTO—That insurance companies will play an important part in the handling of Canada's war risk insurance is revealed in further data which has been issued by Finance Minister Ilsley. The war risk insurance bill proposes a free blanket coverage up to \$3,000 on dwellings and a scale of free insurance on domestic chattels. If a householder wishes greater coverage, he must take out additional insurance in a fund to which the government will contribute \$5,000,000. Business goods and property will also be insurable under the proposed legislation. Although enactment of this legislation must await reassembly of parliament it will be operative from the present time.

When parliament reassembles, the banking and commerce committee will study the bill and determine the premium rates which ought to be charged. It is Mr. Ilsley's desire that these rates be uniform across the country. Insurance will be on a voluntary rather than compulsory basis and payment of indemnity and compensation for losses, except in cases of undue hardship or national importance, will not be made until after the war.

To hold the administrative machinery to a minimum it is proposed that the selling of the policies and their actual issue be left in the hands of the established insurance companies and agents. The companies have expressed a willingness to render this service at cost.

The bill provides for the appointment of a supervisor of war damage insurance who will be assisted by an advisory committee of insurance men. "War damage" is described in the bill as damage occurring, accidentally or otherwise, as a direct result of enemy action and includes destruction resulting from efforts made by defending forces.

Householders will be given free coverage to an amount up to \$3,000 on a dwelling house. A householder may claim damage to chattels up to \$800 and his wife may make an additional claim of \$400. Damage to the amount of \$100 will be payable on the chattels of each child in a household. Any damage which may be caused by enemy action from now forward will be recoverable up to a maximum of \$50,000.

Entertainment for Women

ST. PAUL—Delegates to the annual meeting of the National Association of Insurance Women will be entertained the opening day at the White Bear Yacht Club on White Bear lake, 10 miles north of St. Paul. Through the courtesy of the First Bancrent, the facilities of the club will be at the disposal of the women following the opening session June 24.

The speaking program is now being rounded into shape and will be announced at an early date.

The insurance section of the American Management Association will hold its next meeting May 27-28 at the Hotel Astor in New York City. Page 6

New York legislature is taking action on a number of important insurance measures. Page 4

The Insurance Accounting & Statistical Association announces its program for its annual meeting to be held in St. Louis, April 22-24. Page 22

As war time economy measure, movement is developing to simplify the handling of statistics for casualty rate making purposes. Page 21

E. C. Stone, makes important observations on current insurance situation in talk at Montreal. Page 21

Superintendent Pink of New York has assumed the leadership in promoting use of renewal certificates for fire insurance. Page 17

N. Y. Legislature Is Acting on Insurance Bills

Carriers to Help Finance Motor Vehicle Bureau; Other Measures

ALBANY—Governor Lehman this week signed the bill changing the basis on which the casualty companies share the cost of the financial responsibility division of the Motor Vehicle Bureau. Assessments will be prorated according to each company's net automobile bodily injury liability premium rather than according to the number of policies requiring the filing of evidence of financial responsibility, as the law first provided. While the companies feel that they should not be assessed for the cost of the financial responsibility law's administration they prefer the new basis of proportionate their contributions.

Last week Governor Lehman signed a bill permitting the companies to write the type of medical expense endorsement which covers the named assured as well as other occupants of the insured automobile.

Other Responsibility Measures

The bill to permit the sale of an automobile involved in a financial responsibility accident which results in an unsatisfied judgment has passed the assembly but is meeting with opposition in the senate. Included in this bill is a provision for freeing an automobile owner of the financial responsibility requirements if no suit is brought against him within a year or if suit is brought and he wins.

The bill permitting a professional chauffeur who is barred by the financial responsibility law from driving his own car to drive only vehicles owned by his employer is awaiting action by the governor.

Recently the governor signed a bill permitting a company to carry as an admitted asset amounts due from contractors working on government projects even though these premiums were more than 90 days past due. The previous law was so rigid that no exception could be made even though the government was in effect the debtor.

Spouse Liability Bill Killed

The bill which would have made a car owner legally liable for injuries to his or her spouse has been killed but another bill has been introduced that would make the owner liable in such cases if the accident had occurred before the couple was married. Another bill would permit companies to carry as an admitted asset the amounts which they are required by law to pay into the motor vehicle security fund which takes care of the claims of insolvent carriers.

A compensation bill which is regarded as undesirable would set a minimum fine of \$25 for employers who fail to carry compensation insurance as required by law. These fines would be used to create a fund out of which to pay compensation to employees whose employers had failed to insure. The objection to the bill is that it would divert fines from the second injury fund, for which the companies are liable, and which now has a deficit. Also, the fines would not be enough to pay all the claims of employees of uninsured employers and the natural tendency would be to try to have the companies take this over. The net result would be that the employers who obey the

(CONTINUED ON PAGE 16)

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Need for Organized Community Fire Prevention Urged

National Fire Waste Council Meets—Cincinnati Wins 1941 Award

Cincinnati won the grand award in the 1941 Inter-Chamber Fire Waste Contest. Winning cities in population groups were: Over 500,000, Milwaukee; 250,000-500,000, Cincinnati; 100,000 to 250,000, Wichita, Kan.; 50,000 to 100,000, Lakewood, O.; 20,000 to 50,000, Parkersburg, W. Va.; under 20,000, Valley City, N. D.

WASHINGTON, D. C.—The need of organized community effort for the protection of industrial plants and other property against fire during the war period was stressed at the meeting of the National Fire Waste Council of the U. S. Chamber of Commerce.

"Fire loss may mean the loss of the war," J. W. O'Leary, chairman of the chamber's executive committee, warned in opening the gathering. "Great as has been the need for conservation in the past, it hardly compares with the greater need today," he declared.

Statement Is Issued

The council issued a statement declaring that the war can be won only with continuous and uninterrupted production of vital materials to supply armed forces. "One sure way to stop this production and bring comfort to our enemies is destruction by fire. This fact has been tragically demonstrated by many recent fires, the loss from which has had a serious aggregate effect upon the war production program."

Under existing conditions businesses and properties destroyed by fire cannot be replaced as the need of essential material in the war program makes rebuilding impossible in most cases. Consequently, "conserving existing business and all our resources, including the products of our farms and forests, makes necessary an all-out civilian fire safety program."

Winning Cities in Middle West

All of the six winning cities in the fire waste contest were from the middle west. The average per capita fire loss of the 265 cities reporting was \$1.61 compared to country-wide average of \$2.40. Figures compiled by the contest grading committee indicated a decrease in losses in the lesser populated communities with a sharp increase in the larger cities.

In his discussion of industrial fire defense in the war, Lt. Col. C. R. Richmond, office of Provost Marshal General, Washington, reported that there are 8,000 war industries requiring periodical inspections. Inspections are being made every three months with the cooperation of the insurance companies through the National Bureau of Industrial Protection.

Fire Service Hampered

A. C. Hudson, who is doing an outstanding job as fire coordinator for New Hampshire, viewed fire defense in the civilian defense program. In assuming an increased responsibility, the fire service is faced with difficulties which would develop a serious problem even under peacetime defense conditions. In addition to the possibility of dealing with conflagrations, the service is hindered by curtailed man power, not only due to the loss of men to the armed services but by

National's New Home Office Structure



The management of National Fire, in deciding on the location for its new home office building, were much influenced by the congestion found in the central business section. The company decided to build its new office in the residential section of Hartford.

It was not an easy course to put into effect. Zoning restrictions and local prejudices were obstacles to be surmounted.

National Fire, however, won over the zoning authorities and neighborhood residents, by emphasizing that the building would be set well back from all four streets that bound the 16-acre park-like tract of land, preserving and supplementing the old trees that were already there; the business is of a nature that involves a minimum of noise; the problem of parking cars was to be solved by an unusual disposition of secluded parking space among and under the trees.

The home office looks more like a memorial library or art museum than like a business establishment, and is a real asset for the neighborhood.

The company sought fresh air, natural light, ample working space, quiet and pleasant surroundings for employees.

Designed in a restricted and simplified adaptation of classic models the E-shaped plan stretches widely over the site. Its four stories and ground floor seem less than that, for the ground floor is windowsill-deep below grade and is screened by a moat wall. Then, too, the windows of the superstructure are grouped in vertical lines, avoiding horizontal emphasis.

Rockwood Alabama limestone is used for the exterior walls, above Swenson Gray granite of base, terrace walls and moat walls. The roof is of copper, now oxidizing to a green that will harmonize

with the antique bronze of doors and the same color in the steel casement windows.

A generous allotment of space is made for future expansion when the company widens the scope of its activities. All



of these work spaces, like those now in use, are provided with under-floor ducts for electric lines and telephone circuits, and with thermostatically controlled radiators. Ceilings throughout the building are finished either with acoustic tile or acoustic plaster.

An infirmary suite, officers' dining room, board room, special conference rooms, the legal department's library, security vault, record vault, printing, multigraphing and photostat departments, passenger and freight elevators—these are some of the many and varied elements of this establishment.

Hail Insurance Is Now Starting in the Southwest

Hail insurance writing companies are now starting operations in Texas with wheat coming on and other early crops. The season really starts in Arizona where there is a large acreage of head lettuce. Last year lettuce proved very unprofitable to the insurers. However, other crops came out fairly successfully in that state. Arizona is one of the great cotton producing states and hence cotton is a major product for hail writers. It also has large sections devoted to the raising of alfalfa for seed and also beets used for beet sugar for seed. The hail departments have gotten their machinery in running order and are prepared now for an intensive season.

Kansas School Called Off

The fire and casualty school of the Kansas Association of Insurance Agents, which had been scheduled for June at the University of Kansas, has been called off by action of the executive committee. With many agencies short handed and other agents in mili-

Superior Titles Are Given by Great American

A number of promotions in the executive staff of Great American have been made.

John V. D. McMaster, who has been financial secretary, is now vice-president; Herbert Ryman, secretary in charge of the coast department at San Francisco, becomes vice-president; Percy P. Lynch, assistant secretary at San Francisco, becomes secretary, and E. D. Petrie of San Francisco is appointed assistant secretary.

A number of others were appointed assistant secretary, they being Ralph W. Lester of the New York City department, Edward A. Drews, in charge of the automobile department in New York, and Archer G. Smock, in the accounting department.

tary service or probably to leave in the near future, coupled with the transportation situation, it was feared that attendance would not support the school this year.

Fire Protection Program Features Are Announced

Chief Events Scheduled for the Annual Convention in Atlantic City

The program for the annual meeting of the National Fire Protection Association at the Hotel Haddon, Atlantic City, May 11-14, is announced. On the morning of the first day, the fire marshals section will meet with Clem Smith of Indiana presiding. Eugene Sanders of Texas will talk about the training of city fire marshals; John Gontrum of Maryland will report for the fire prevention committee of the National Association of Insurance Commissioners, and Fire Marshal T. P. Brophy of New York City will speak on "Fire Investigation." In the afternoon there will be simultaneous sessions of state fire coordinators and the city fire marshals. C. G. Lauber of the District of Columbia will preside over the city fire marshals group. There will be three set talks, Fire Marshal J. S. Clinton of Philadelphia will talk on "Insurance and the Fire Marshal;" Earl Waltershed of Toledo on "Cooperation," and Chief deFields of Windsor, Ont., on "Training Auxiliary Firemen."

There will be a meeting for members of the fire protection and insurance section of the Association of American Railroads in the morning of the first day.

President Small in the Chair

The first general session of the N.F.P.A. will be held the evening of May 11 with President Alvah R. Small, Underwriters Laboratories, presiding. Aside from the regular reports, there will be an address by Vice-Admiral R. R. Waesche, commandant U. S. Coast Guard, on "Port Fire Safety."

On the morning of May 12, there will be simultaneous sessions, one a general session during which committee reports will be given, and the other the fire marshals session on arson and sabotage. J. B. Bielaski of the National Board, Harry Rethoret of Montreal and R. C. Steinmetz of Chicago will talk on current developments in arson control. B. F. Matthews of Burbank, Cal., will speak on "New Aspects of Sabotage."

In the afternoon of May 12, there will be the fire defense forum with Past President G. W. Elliott presiding. Fire department problems in the war emergency will be treated by Chief Andrew Callahan, president International Association of Fire Chiefs. E. A. Kirby, district officer of the London, England fire brigade, will talk on "Lessons from British Air Raid Fire Experience." L. S. Bush of San Francisco will speak on "Air Raid Fire Precautions on the Pacific Coast;" Capt. D. S. Leonard of Lansing, Mich., of the American Civil Defense Mission in England in 1941, on "English Factories During an Air Raid."

Volunteer Firemen's Forum

There will be an evening session in which the speakers will be George Angell, fire protection section, priorities division, war production board, on "Priorities for Fire Protection Equipment;" J. A. Neale, chief engineer Underwriters' Laboratories, on "Emergency Substitutes in Fire Protection, and "Public Water Systems in the War

(CONTINUED ON PAGE 14)

More Soy Bean Oil Plants; Hazards Are Analyzed

The increasing use of soy beans for various industrial and food purposes has led to a larger number of soy bean oil plants and to more interest in them as insurance risks by agents and underwriters. M. E. Bulske, chief inspector of National Inspection Company, Chicago, recently completed an extended trip throughout the middle west to study plants and processes. His observations were embodied in a bulletin.

In the past 10 to 20 years the soy bean has become one of this country's important crops, with principal production centered largely in Illinois, Iowa, Indiana and Ohio. It is used as forage, fertilizer and to produce oil and meal. The oil goes principally into paint, varnish, enamel, soap and printing inks, but some is diverted for lubrication or is refined for human consumption. The meal is generally used as stock food, for fertilizer and the processed flake is also used as a basis for lecithin, water paints, glue, plastics and certain foods and pastries.

Solvent and Mechanical Process

The oil and meal are recovered by two processes, the mechanical or expeller, and the solvent process. The first is an ordinary hazard but the second is considerably more hazardous.

The expeller process is much the same as has been used for many years in linseed oil and castor oil works. The beans are initially dried, cleaned in ordinary grain separators or cleaners, crushed, preheated or cooked and are either hydraulically pressed or put through steam heated, screw type horizontal expellers. The oil may or may not be subsequently refined. The residue or "press cake" discharged from the hydraulic press or expeller is finely ground and principally used for stock food. High speed milling of the "press cake" presents the principal operating hazard aside from housekeeping, but the beans have generally been extensively cleaned or processed before reaching the mill, and if the latter is equipped with devices for effectively diverting extraneous material, the hazard is acceptable. Soy bean oil is a drying oil, which means that it oxidizes quickly and in conjunction with fiber, rags or similar material, is subject to spontaneous heating. However, linseed oil is more hazardous in this respect.

Use of Petroleum Solvents

The solvent process involves percolation or extraction with benzol, naphtha, gasoline, or other petroleum solvents with subsequent distillation to separate the solvent from the recovered oil. The principle is the same as that which has been used for many years for recovery of grease and oils from organic fertilizer, copra, and garbage.

The solvent process is hazardous because so much volatile fluid is active in the equipment, and there is always the chance of defects in and deterioration of apparatus and the possibility of vapor escape with subsequent ignition or explosion.

Direct fired dryers may be used in the preliminary steps of either process and have been the cause of fires by reason of the application of excessive heat, colonization of bean offal or introduction of foreign combustible material into the dryer.

Danger from Water Soaking

The soy bean is about the same size as the navy bean and swells considerably in water. Consequently, very heavy stocks are apt to push out the walls or collapse the building if water soaked. Salvage approximates that of corn.

If the processor wants oil principally, the solvent process will likely serve him better. If he is after a good quality feed, he is apt to use a mechanical process be-

cause sufficient oil remains in the feed to make it more palatable.

The solvent process has caused its share of fires or explosions, some quite spectacular. But there has not been any of importance in recent years. There have also been fires in the mechanical process plants, but these have been attributed more or less to common hazards such as are associated with the average industrial property: Insufficient clearance for dryer stacks, housekeeping and, in one instance, a prairie fire.

Byers Elected Skipper of Mariners in Chicago

John Byers of Great American was elected skipper of the Mariners of Chicago at the annual meeting. He succeeds M. H. Plotnick, Fireman's Fund marine department.

Other new officers are: First mate, Thor Swanson of Jones & Whitlock; purser, Al Strahle, North America; yeoman, Harold Bredberg, National Service & Appraisal.

It was decided to hold monthly luncheon meetings hereafter on the first Tuesday, instead of dinner meetings. Also, programs will include round table discussion of current problems and underwriting practices.

Insurance Buyers Outline Program for Their Meeting

War damage insurance, insurance requirements under government contracts, new coverages for new risks, and common sense in plant defense will be among the subjects on the agenda of the insurance division of the American Management Association at its spring meeting May 27-28 at the Hotel Astor in New York City.

Reginald Fleming, divisional vice-president and insurance manager of Commonwealth & Southern Corp., expects a large number of insurance buyers and underwriters to attend because of the exceptional importance given insurance by war developments.

The first day will be devoted to a discussion of necessary coverages of a hypothetical firm illustrating the basic principles of buying insurance, the determination of possible and probable losses, what risks should be insured and what risks might be safely assumed. The discussion will be led by an insurance buyer, and others participating in the session include a broker, agent, cas-

ualty company man, fire and marine company man, and adjuster.

Ind. Attorney-General Rules Out Renewal Certificates

INDIANAPOLIS—Renewal certificates for fire insurance policies cannot be used in Indiana according to a ruling of the attorney-general, in response to a query from the insurance department. In the ruling it is stated that, by use of renewal certificates, policyholders would be deprived of coverage and rate benefits that might have been made effective since the policy was written. Opportunities to adjust the insurance for increased protection also would be lessened if renewal certificates were used, in the opinion of the attorney-general's office.

While commanding the purpose of the use of renewal certificates as a paper stock conservation measure, the attorney-general believes this would be more than offset by the chance that policyholders' interests might suffer by such procedure. Commissioner Viehmann believes that the use of renewal certificates is definitely barred in Indiana by this ruling and is so answering the several companies that had already written ten to the department for advice on the subject.

YOU NEVER KNOW WHO'S LISTENING

It is the duty of every insurance man and woman, as it is the duty of every American, to be particularly careful what he says and where he says it. The insurance business is so closely interwoven with manufacturers of essential army and navy supplies, that it is natural those in the insurance business frequently know in advance of new plants, additional employees, vital machinery about to be installed, and similar information. Engineers, inspectors and claim men have intimate knowledge of men and machinery in many a plant which is a cog in the wheel of the machinery which is making America the Arsenal of Democracy. Don't tell all you know. Don't repeat any information about any risk in any public place. Don't give the enemy the tip-off. You never know who's listening. Your best friend may be the sort of a person who likes to show off his knowledge, acquired from you, by saying, "Why an insurance man told me just the other day . . ." Get the proper information to the proper authorities as promptly as possible. *But make absolutely sure it gets nowhere else.* Such warnings have appeared before and will appear again. They should be repeated again and again and again.

You Never Know Who's Listening



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UNITED STATES RESOURCES DECEMBER 31, 1941

		* TOTAL ADMITTED ASSETS	RESERVE FOR LIABILITIES	POLICY-HOLDERS SURPLUS	SECURITIES DEPOSITED AS REQUIRED BY LAW	ADMITTED ASSETS	MARKET VALUES * (see note below) POLICY-HOLDERS SURPLUS
	Commercial Union Assurance Company Ltd.† <small>ESTABLISHED 1861</small>	\$14,857,695	\$7,954,903	\$6,902,792	\$1,034,448	\$14,950,364	\$6,995,461
	The Ocean Accident & Guarantee Corp., Ltd.† <small>ESTABLISHED 1871</small>	19,235,622	13,485,163	5,750,459	919,184	19,524,680	6,039,517
	American Central Insurance Company <small>ESTABLISHED 1853</small>	7,342,662	2,969,939	4,372,723	396,603	7,454,828	4,484,889
	The British General Insurance Company Ltd.† <small>ESTABLISHED 1904</small>	1,320,601	511,590	809,011	639,381	1,392,674	881,085
	The California Insurance Company <small>ESTABLISHED 1864</small>	5,126,379	1,892,528	3,233,851	343,207	5,264,070	3,371,942
	Columbia Casualty Company <small>ESTABLISHED 1920</small>	9,316,134	5,321,415	3,994,719	691,726	9,362,786	4,041,371
	The Commercial Union Fire Ins. Co. of N. Y. <small>ESTABLISHED 1890</small>	2,951,791	1,197,599	1,754,192	287,884	2,983,314	1,785,715
	The Palatine Insurance Company Limited † <small>ESTABLISHED 1886</small>	3,136,192	1,304,921	1,831,271	636,052	3,234,017	1,929,096
	Union Assurance Society Limited † <small>ESTABLISHED 1714</small>	2,608,871	1,304,277	1,304,594	640,610	2,661,130	1,356,854

†U. S. Branch

*If all Bonds and Stocks owned were valued on the basis of December 31, 1941 Market Values, the Total Admitted Assets and Policyholders' Surplus would correspond to the amounts shown in the columns at the right.

HOME OFFICES • ONE PARK AVENUE • NEW YORK, N. Y.

Treasury Stricter on Depreciation of Office Equipment

NEW YORK—Agents accustomed to taking deductions on their income tax returns for depreciation on office furniture and equipment should take notice of a bulletin which the Treasury department has just issued revising its estimates of the average life of such equipment, according to W. E. Jetter, associate tax editor Research Institute of America, Inc. In most cases the revision has resulted in a lengthening of the estimated use or life, with a corresponding decrease in the permissible depreciation rates.

Anyone using materially greater depreciation rates than the Treasury's averages should be prepared to prove that there is strong justification for the difference, Mr. Jetter warns. As far as office furniture and equipment are concerned it would probably be necessary to show very exceptional circumstances to be permitted to deviate from the average. Following is a comparison of the old and new permissible annual depreciation rates:

Type of equipment	old rate	Allowed new rate
Addressing and mailing machines	10	6 2/3
Bookkeeping machines	16 2/3	12 1/2
Calculators	16 2/3	10
Desks	6 2/3	5
Lockers	5	4
Rugs, carpets and mats	16 2/3	10
Safes and vaults	2 1/2	2

Suggests Composite Values

The Research Institute suggests that it might be less complicated to take a "composite life" for office equipment, which the Treasury permits to be set at 15 years. It is the first time the Treasury has permitted a composite life. Or if the taxpayer wishes to segregate such equipment into groups, the Treasury considers that the useful life of safes is 50 years, furniture, fixtures and filing cases 20 years, and mechanical equipment 8 years.

Should the Internal Revenue Bureau decide that an agent has taken too much depreciation in past years he might be able to offset this, at least in part, if he operated in some of these years at a loss. This procedure would rely on the Pittsburgh Brewing Company decision which held that excess depreciation which had been of no tax benefit when taken could be restored to the basis of the property for purposes of future depreciation or sale.

Home Is Opening New Cincinnati Service Office

CINCINNATI—Home is holding a formal opening of its new Cincinnati service office in the Dixie Terminal building Saturday morning. O. F. Rieg, formerly special agent with headquarters in Columbus, will be manager of the office which will have complete facilities for fire, casualty, surety, marine and specialty lines of all types. While the new office will operate under the supervision of H. H. Chittenden, manager for Ohio at Columbus, it will handle all business for Cincinnati and Hamilton county.

It is expected that a number of senior executives, including Ivan Escott and Leonard Peterson, vice presidents, and L. Vaughn Grady, secretary Home Indemnity, will attend the opening.

Lieut. Charles W. Hughes, Jr., Cincinnati, formerly on the staff of the Cincinnati office of Ohio Audit Bureau, has been reported missing in action off Australia. He was a fighter plane pilot. Lieut. Hughes attended Purcell High School and Xavier University in Cincinnati and joined the army air corps February, 1941. His family learned that he had arrived in Australia by cablegram Feb. 3 of this year.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business April 6, 1942.

	Par.	Div.	Bid	Asked
Aetna Cas.	10	5.00*	110	114
Aetna Fire	10	1.80*	46	48
Aetna Life	10	1.40*	23	24 1/2
Amer. Alliance	10	1.20*	19	20 1/2
Amer. Equitable	5	1.00	15 1/2	17
Amer. Home	10	.60*	6	8
Amer. (N. J.)	2.50	.60*	12	13 1/2
Amer. Surety	25	2.50	43 1/2	45 1/2
Automobile	10	1.40*	32	34
Balt. Amer.	2.50	.40*	6	7
Boston	100	21.00	520	540
Camden Fire	5	1.00	18	19
Carolina	10	1.40*	24	26
Contl. Cas.	5	1.50*	28	30
Contl. N. Y.	2.50	2.20*	35	36
Fidelity-Phen.	2.50	2.20*	34	35
Fire Assn.	10	2.50*	49	51
Firemen's (N.J.)	5	.40	9 1/2	11
Franklin Fire	5	1.40*	24	25 1/2
Gen. Reinsur.	5	2.00	35	37
Georgia Home	10	1.20*	22 1/2	24 1/2
Glens Falls	5	1.60	36 1/2	38 1/2
Globe & Repub.	5	.50	8	9
Gt. Amer. Fire	5	1.20*	23	24 1/2
Gt. Amer. Ind.	1	.20	10	12
Hanover Fire	10	1.20	21 1/2	23
Hartford Fire	10	2.50*	77	80
Home (N. Y.)	5	1.60*	25	27
Ins. Co. of N. A.	10	3.00*	63	65
Maryland Cas.	1	.2	2	2 1/2
Mass. Bonding	12.50	3.50	51	53
Mer. (N.Y.) Com.	5	2.00*	42	45
Natl. Cas.	10	1.00	20	22
Natl. Fire	10	2.00	49	51
Natl. Liberty	2	.40	6	7
Natl. Un. Fire	20	5.00*	148	154
New Amst. Cas.	2	.87 1/2	18	19
New Hampshire	10	1.80	40	42
Northern (N.Y.)	12.50	5.00*	84	87
North River	2.50	1.00	20	22
Phoenix, Conn.	10	3.00*	72	75
Preferred Acci.	5	1.00	11 1/2	1
Prov. Wash.	10	1.40*	28	30
St. Paul F. & M.	62.50	10.00*	227	233
Security, Conn.	10	1.40	36	38
Sprgld. F. & M.	25	4.75*	103	106
Standard Acci.	10	2.50	45	47
Travelers	100	16.00	345	355
U. S. Fire	4	2.00	40	42
U. S. F. & G.	2	1.25*	24 1/2	25

*Includes extras.

Insurance Men Heard in Missouri Litigation

E. H. Born of Chicago, assistant manager of the Western Underwriters Association, was the chief witness last week in the Missouri case where testimony is being taken by Attorney-general McKittrick at Jefferson City. E. A. Henne, western manager America Fore, and chairman of the Subscribers Actuarial Committee, is on the stand this week. J. C. Harding, western manager Springfield F. & M., is also subpoenaed and Mr. Born may be recalled. After the attorney general gets through then the companies' attorneys will begin the cross examination of all the witnesses.

Overhaul III. Examinations

The Illinois department is overhauling its agency examination procedure with the idea of making it more difficult to qualify for a license. Instead of 25 questions being asked, there will be 50 and they will be phrased in such a way that the applicant will have to understand what they mean, rather than merely putting down a statement memorized from the examination manual.

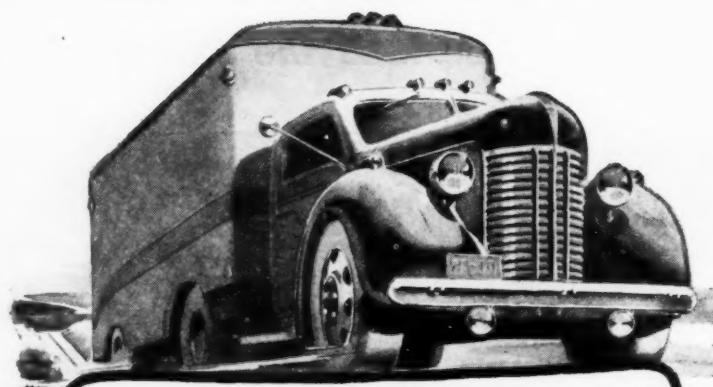
The Illinois department finds that 46.4 percent of those who applied for license last year failed to pass the examination. There are 86,929 licenses in force in Illinois. There are 70,672 agents licenses, 11,891 brokers, 3,902 solicitors and 464 company service representatives.

Gainesville Adopts Ordinance

NEW YORK—Gainesville, Ga., is the most recent municipality to adopt the fire prevention ordinance sponsored jointly by the National Association of Insurance Agents and National Board, thereby increasing to 12 the cities that have taken this step. The other communities are St. Paul; Highland Park, N. J.; Marietta, Ga.; Lewiston, Mont.; Huntington, Ind.; Salisbury, N. C.; Winston-Salem, N. C.; Gaffney, S. C.; Greenville, S. C., and Bremerton, Wash., and the Florida state fire marshal.

Adoption of the ordinance by Gainesville was largely the result of the campaign waged by Sidney Smith, a leading agent of the city and a past president of the N.A.I.A.

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Treasury Department Photo

America Fore Insurance

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FIDELITY-PHENIX FIRE INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE COMPANY

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FRANK A. CHRISTENSEN, Vice-President

New York, N.Y.

AS SEEN FROM CHICAGO

NEWCOMB SPECIAL'S PLANS

Those going from the Chicago district to the annual meeting of the Western Underwriters Association at Atlanta, April 21-22, will leave Friday afternoon of next week at 1:45 p. m. over the Big Four. The governing and other committees will meet on Saturday. W. E. Newcomb of the executive office in Chicago has charge of transportation and other details that were formerly in the hands of Assistant Secretary H. W. Chesley. In addition to Mr. Newcomb there will go from the executive office Manager C. F. Thomas, Assistant Secretary E. H. Born and Miss Mabel Laycock, private secretary to Mr. Thomas.

C. H. Smith, co-western manager of the Hartford Fire, will close his two years service at the Atlanta meeting and according to custom he will be succeeded by Vice-president W. N. Achenbach, western manager of the Aetna Fire. Therefore the main interest politically centers in the election of vice-president.

BRACKEN ON PRIMARY TICKET

Fred C. Bracken, Chicago broker and past vice-president Insurance Brokers Association of Illinois, is on the Republican ticket for clerk of the criminal court at Chicago in the primary election April 14. For many years he has been publicity chairman of the Brokers Association. He is associated with the Cramsie-Laadt & Co. agency.

PROVIDENCE WASHINGTON MOVES

The western department of Providence Washington is now located in new quarters at 641 Insurance Exchange building, Chicago. The offices have been modernized and the stenographic and policy writing divisions have been separated from the rest of the office in a room with an acoustically treated ceiling.

JOHN COUGHLIN ACCOUNTING

The final accounting of assets and claims of John J. Coughlin, famous Chicago alderman and class 1 agent, who died in 1938, has been approved by the probate judge in Chicago. Assets were \$25,655 and there was a deficit of about \$20,000. Fletcher Robertson, who is continuing the Coughlin agency, assumed \$9,758 of the preferred claims in return for the right to continue the insurance business.

BROKERS SLATE SUBMITTED

The 3,855 broker members of the Chicago Board are now voting to select a five-man committee to represent the brokers in the affairs of the Chicago Board. Previously the class 2 or suburban agents had selected their committee.

The five broker members that are elected will then proceed to elect a chairman and a vice-chairman and those two will be privileged to sit in at the meetings of the directors of the Chicago Board.

The five brokers are to be selected from a slate of 10 that was submitted to the brokers by the management of the Chicago Board. That group consists of Franklin B. Burns of W. A. Alexander & Co.; K. B. Hollowell, Connecticut Mutual Life; C. K. Hunter, Hogan & Farwell; R. K. Johnson, Insurance Exchange building; Morris Levinkind, Kahn-Levinkind, One North La Salle street; H. W. Lorenz, Rockwood Company; John B. Parker, Mack & Parker; George T. Scully, Insurance Exchange building; John M. Timmons, Aetna Life, and C. M. Varde, Insurance Exchange.

This selection of the brokers' committee of the Chicago Board is aside from the negotiations between the Chicago Board officers and the committee of the Insurance Brokers Association of Illinois in regard to the demands of the brokers for a number of additional points of privilege in the new Chicago Board setup. Among other things the brokers insist that their representatives

have a vote at the Chicago Board directors' meetings.

By next week decisions may have been made on a number of details in connection with the new setup of the Chicago Board and of the Cook County Inspection Bureau, to be created. The details include the actual physical layout of the quarters, division of the space, financial arrangements, etc.

FIRST WAR RATE SURCHARGE

THE NATIONAL UNDERWRITER has been asked whether there was any increase of rates or surcharge on part of the fire companies during world war No. 1. There was a surcharge of 10 percent voted in the east. At that time the Western Underwriters Association or rather the Western Union, its predecessor, and the Western Insurance Bureau took up the matter and voted not to have the surcharge in the central western field. At that time western managers had almost autocratic authority. However, they were ordered to reconsider the action taken and vote the surcharge, which they did. This was very humiliating to the managers. Charles E. Sheldon, manager of American, was one of the chief opponents of the surcharge even after the eastern edict was received.

CIVILIAN DEFENSE MEETING

There is a two-day conference on Thursday and Friday of this week at the Stevens Hotel in Chicago under the auspices of the Office of Civilian Defense of the Chicago metropolitan area in cooperation with the Chicago Association of Commerce and the Illinois Manufacturers Association. This has to do with the protection of workers and plants. Fred J. Sauter, Chicago local agent, who is chairman of the committee on civilian defense of the Chicago Association of Commerce, will preside at the luncheon meeting Thursday. R. E. Verner, manager fire prevention department Western Actuarial Bureau, will be one of the speakers Friday morning, his topic being "Controlling fires started by enemy attacks and preventing fires during high production periods." Prof. J. B. Finnegan of the fire protection department of the Illinois Institute of Technology will act as chairman of the meeting Friday morning.

PIONEER FIRE REPORT

Pioneer Fire of Chicago on Aug. 31, 1941, had assets of \$289,838, capital \$200,000 and net surplus \$60,470, according to the report of an examination conducted by the Illinois department. The cash position, according to the examiners, is adequate for current operating needs. U. S. government issues comprise about 71 percent of the investment in bonds. Loss ratios have been favorable but the volume of business retained by Pioneer Fire is not sufficient to compensate for underwriting and administrative expenses incurred. B. J. Zintak is president, John B. Brenza, secretary, and S. A. Brenza, treasurer. Pioneer Fire reinsurance about 95 percent of the business written. For the first eight months of 1941 net premiums amounted to \$6,234 and reinsurance premiums were \$33,341. Net losses paid were \$1,496 and the reinsurers paid \$15,598.

NORTH AMERICA TO MOVE

The Chicago service office of the North America has signed an agreement to take some 11,000 feet of space on the tenth floor of the Continental Illinois National Bank & Trust Co. building at 231 South LaSalle street. The service office and the old western department have been located in the McKinlock building at 209 West Jackson for many years.

The new quarters are being laid out in most efficient style for service office operation. The move will be made, it is expected, on or about June 1.

Minding other people's business!

Alliance Agents, during the month of April, are getting a new sales-salt that's going to bring them bigger profits. It's a special course in *minding other people's business* . . . and doing it in a way that earns thanks as well as commissions.

Mercantile and Financial Institutions are of particular interest to every Alliance Man . . . and the Alliance Sales Kit for March and April is brimfull of the right information to increase business in these mighty important classes of insurance.

If you want to take advantage of the great Alliance Plan for year-round selling . . . get in touch with us today! Every two months you'll get a new and useful Sales-Kit — every Sales-Kit is planned to help you build a better business.



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Service Offices located in principal cities. Complete nation-wide insurance facilities for Agents and Brokers.

NEWS OF FIELD MEN

Civilian Defense Feature at Illinois Field Meeting

About 80 members of the Illinois Fire Underwriters Association heard H. K. Rogers of the Western Actuarial Bureau and Maj. J. W. Lasier of the Office of Civilian Defense for the sixth corps area discuss the civilian defense setup and demonstrate the operation of a control center at the association's meeting in Chicago this week. Various members were drafted to serve as heads of the different divisions and other members acted as wardens and reported incidents of bombardment, the proper moves in each case being explained by the speakers.

Major Lasier, who was formerly connected with the Critchell-Miller agency in Chicago, outlined the functions and operation of his organization. He explained that defense against air raids, other than military action, must be handled by local civilian organizations, not only because the basic civilian machinery exists to do the job, but also because the armed forces are needed for offensive action against the enemy.

Plan Fire Prevention Tieup

Before staging the demonstration, Mr. Rogers discussed incendiary bombs and methods of combating them. He said that plans are under way for the state fire prevention associations to cooperate in civilian defense work. The Oklahoma and Ohio associations have already launched programs, he said, and a complete program is expected in the near future.

Memorials for W. C. Sonnen and A. R. Marks, who died this winter, were read and adopted. President H. E. Johnson, Jr., Aetna Fire, reported on negotiations with the Illinois insurance department regarding the licensing and handling the business of agents in military service. No fixed policy has been adopted as yet, he said, the department for the present preferring to consider each case on its own circumstances. The association is continuing to negotiate with casualty interests for cooperation in handling delinquent agencies. The members approved the action of the executive committee in subscribing to THE NATIONAL UNDERWRITER for members in military service.

C. W. Soderstrom, manager Illinois Inspection Bureau, described the procedure in mailing rate changes and answered a number of questions.

Slagle New Heart of America Head

KANSAS CITY—Fred S. Slagle, Automobile, was elected most loyal gander at the annual meeting of the Heart of America Blue Goose. He succeeds Fenton Hume, attorney. Other officers are: Supervisor, G. H. DeVries, New York Underwriters; custodian, D. W. Patterson, Underwriters Adjusting; guardian, George D. Horras, Crum & Forster; keeper, A. D. Young, Hartford Fire; wielder, Walter Scott, Home. Mr. Young and Mr. Scott are newly elected to the roster, the others advancing. The pond decided that hereafter the conventional practice of automatically advancing "in the line" would not be followed.

Mr. Slagle was elected delegate to the grand nest meeting if held, with W. B. Winchell, North British, as alternate.

Remit Service Men's Dues

Maj. Gen. R. E. Truman, National Board, resumed active membership interrupted by important service in training troops the past two years.

The pond adopted a resolution that

is the fourth year that the pond has taken this action.

Field Men Help Civilian Defense Effort in Okla.

The Oklahoma Fire Prevention Association has assigned one field man to each of the 77 counties in the state to contact the county chairmen of the civilian defense setup, and is having credential cards printed to identify the field men with the civilian defense effort. This is being done through the office of W. B. Johnson, state chairman of the Committee for Civilian Protec-

tion. Field men will see that each county chairman calls in the various wardens so that fire prevention literature, furnished by Mr. Johnson's office, may be studied by each block warden.

The prevention association will furnish Mr. Johnson with a list of recommendations, and these he will pass on to his county chairmen. Field men are to see that the civilian defense committees add fire prevention to their other activities.

There are three schools being held in Oklahoma this week by the state civilian defense setup. Field men are giving the course on fire prevention. Mr. Johnson's office will arrange for at least



"... plenty of dependable insurance ..."

You tell your customers that peace of mind comes to the home owner if his insurance is *dependable* as well as ample. Better show them the National Board's April magazine advertisement which, in answering the customary question "What does Standard Protection do for you?" emphasizes that justifiable peace of mind comes to holders of capital stock company dependable protection.



HARTFORD FIRE INSURANCE COMPANY

HARTFORD

CONNECTICUT

25 such schools and field men will have charge of the fire prevention courses in these schools.

Hold Ohio Field Outing at Cedar Point July 21-22

COLUMBUS—E. R. Zimmerman, Merchants of Denver, chairman of the entertainment committee of the Ohio Fire Underwriters Association, reported at the monthly meeting here Tuesday that the annual summer meeting of the association will be held at Cedar Point July 21-22. There will be a get-together the first day and a business session the following morning, with golf and bridge in the afternoon and a dinner in the evening.

A memorial on the death of Aaron W. Jones was read at the meeting Tuesday. New members are Dale C. Bowen, Hartford Fire, Toledo, who will cover northwestern Ohio, and S. E. Slupe, Aetna Fire, Columbus, who also will cover northwestern Ohio. Mr. Bowen succeeds Michael Schweis, who has entered the service.

Tuesday afternoon there was a joint session of the Ohio Fire Underwriters Association and Ohio Fire Prevention Association at which a demonstration was given of the civilian defense fire prevention work which the two groups are putting on in various cities of Ohio.

Lawrence to Army, West to Florida

Drew P. Lawrence, special agent for Great American in Florida, has entered military service as an army air cadet. His place in Florida is being taken by Herbert J. West, who has been special agent in North Carolina. He will be associated with Special Agent Seth G. McKeel under the general direction of State Agent H. G. Spaulding with headquarters in Lakeland.

Mo. Fire Underwriters Meeting

At the Missouri Fire Underwriters Association meeting at Sedalia, Wednesday, Clyde L. Tindall, state agent of Firemen's of Newark and president Missouri Fire Prevention Association, reported on the state fire prevention association officers conference sponsored by the Western Actuarial Bureau in Chicago in March.

Announce Los Angeles Speakers

LOS ANGELES—Three Pacific Board officials, C. D. Lasher, secretary Home of New York, president; J. P. Breedon, vice-president Corroon & Reynolds, executive committee chairman, and S. L. Carpenter, general manager, will be the principal speakers at the open meeting here April 13 of the Southern California Fire Underwriters Association. Ray Alderman, Royal-Liverpool, is in charge of arrangements. The national, state and southern California local agents associations will be represented.

Syracuse Club Sees Agent's Films

P. T. E. Gebhard, head of the Gebhard & Tryon agency, Auburn, N. Y., entertained the Syracuse Field Club with a showing of colored movies of fishing trips in Canada. Included were pictures of Robert Constable, special agent of Agricultural, Syracuse; Robert Wands, London Assurance, Syracuse, and Charles Collins, National Fire, formerly special agent in Syracuse and now in New York City.

May Initiate 60 in San Francisco

The San Francisco Blue Goose approved 25 more applications for membership at its meeting April 6, indicating that about 60 will be inducted at the next ceremonial.

Swansick to St. Paul Home Office

As a war emergency measure, D. A. Swansick, state agent of St. Paul Fire & Marine for southeastern Ohio, with headquarters at Columbus, has been called into the home office to assist in the auto-

mobile department and in the St. Paul Mercury Indemnity. The three other Ohio state agents, H. L. Rubrecht, E. O. Pierce and H. C. Woodmancy, will supervise Mr. Swansick's territory.

Farewell for M. E. Butler

M. E. Butler, Kansas special agent of North America, who has been transferred to Oklahoma, with headquarters in Oklahoma City, was given a farewell by the Sunflower Blue Goose puddle at Wichita and presented a "wind breaker" jacket. Mr. Butler, a former big toad of the Sunflower puddle, had traveled Kansas with headquarters in Wichita since 1929.

Ohio Speakers Activities

At the meeting of the Ohio Stock Fire Insurance Speakers Association in Columbus, E. C. Knoop, Home, spoke on the "Trend of Direct Writing Mutuals" and Carl H. Roggenkamp, Security of Iowa, president of the Fire Prevention Association of Ohio, on civilian defense. C. G. McCray, Great American, presided. Next week, T. J. Ocasek, Underwriters Service, will lead a discussion on fire protection in industrial plants and public buildings.

Falkenhagen with Boston

Lloyd C. Falkenhagen has been named a special agent of Boston and Old Colony working out of the western department in Lansing, Mich., assisting W. D. Cameron, state agent. Mr. Falkenhagen has been with the Michigan Inspection Bureau in Saginaw for four years.

Mullican Joins Fireman's Fund

C. N. Mullican, southern Ohio state agent of the North America at Cincinnati, has resigned to join Fireman's Fund in that city.

Juenger to Secured F. & M.

George R. Juenger, for three years Indiana state agent of Security of New Haven, has taken a similar position with Secured Fire & Marine of Indianapolis. He will represent the company in Indiana. Before going with Security Mr. Juenger was for 16 years Indiana state agent of Westchester.

Marine at Smoke & Cinder Club

Sergeant Fred E. Welker of the marine corps spoke at the meeting of the Smoke & Cinder Club in Pittsburgh. Sound motion pictures were shown.

Harer Arizona Special Agent

Vance Harer has been appointed special agent of Fireman's Fund in Arizona. He succeeds W. J. Wingar, who is on active duty in the army air corps and on a leave of absence for the duration.

Mr. Harer was formerly chief examiner of the Arizona Equitable Rating Office and later was special agent for a Texas general agency.

Denver Blue Goose Party

DENVER—The Colorado Blue Goose held its annual Denver dance Monday. Clarence Cobb of the Cobb & Stebbins general agency was general chairman.

NEWS BRIEFS

Walter H. Lemmond, Jr., Atlanta, Norwich Union state agent in Georgia and Alabama is in a hospital, where he was operated on last week.

The Hartford Fire group headquarters in Columbus, O., have been moved from 85 East Gay street to 50 East Broad street.

O. J. Wilson, who has been with the Pacific department of Great American for a number of years, has been appointed San Francisco city special agent.

The Wichita Blue Goose Auxiliary held its monthly luncheon-bridge with Mrs. George L. Hampton, Jr., as host.

ess, assisted by Mrs. R. J. Noble and Mrs. C. J. Wintrol.

Noble Birmingham, special agent of Phoenix of Hartford at Wichita, and Mrs. Birmingham are the parents of their first son, whom they have named Mark Allen.

The Virginia Blue Goose staged a dinner dance in Richmond this week.

Discuss Agent in Wartime

PITTSBURGH—A panel discussion on "The Agent in a Wartime Economy" featured a meeting of the Pittsburgh Association of Insurance Agents.

Speakers included Milton W. Mays, director of the Business Development Office; Frank A. Meisel, North British & Mercantile; J. J. O'Connor, Employers group; Earl B. Hess, E. A. Hess Company, and C. V. Watkins, Jr., C. V. Watkins & Co.

Agent Schmidt Is Very Ill

Oscar W. Schmidt, well known Chicago agent and a member of the Cook county civil service board, is very ill at his home in Wilmette. He suffered a heart attack and was at the Evanston, Ill., Hospital and then returned home. He had a relapse and now is in bad shape.

Sue to Bar Bringing Indiana Special Charter Carriers Under Department

INDIANAPOLIS—In conversations with officers of Vernon General, Indianapolis company which is operating under one of the old legislative special charters, Commissioner Viehmann has indicated his intention to require that it operate under supervision of the insurance department. To forestall action by the commissioner to this end, Vernon General has brought suit in the circuit court here to compel the commissioner to show cause why it may not be permitted to continue to operate under its special charter as at present.

Commissioner Viehmann's opinion is that insurance companies operating in Indiana should comply with the insurance statutes and come under supervision of the insurance department. The scope under which these special charter companies operate is very broad and whether they can be required to make reports to the department of their financial condition has been a question, although a number voluntarily do so.

Al Williams of Nashville, general agent in Tennessee for the Meserole companies, has been visiting in Chicago.

The KANSAS CITY offers you these 5 important advantages



Morton J. Jones
PRESIDENT



KANSAS CITY Fire and Marine

INSURANCE COMPANY

CHICAGO OFFICE:
INSURANCE EXCH.

KANSAS CITY,
MISSOURI

Ohio Farm Bureau Insurers Hold Parley

COLUMBUS, O.—Splendid increases by the Farm Bureau insurance companies were reported by J. E. Keltner, treasurer, in his annual report to the more than 1,500 servicemen and policyholders who attended the annual convention here.

"The year 1941 closed with the highest annual record of progress in the history of the companies," Mr. Keltner reported. "Policies in force, premium income, surplus and assets all increased extensively over 1940. Of several factors responsible, the most important is the increasing acceptance by consumers of the cooperative way of providing their insurance protection needs."

Farm Bureau Life had a total increase of 12,078 policyholders during 1941, with insurance in force advancing 35.8 percent to \$51,880,219. Surplus was \$689,069, an increase of 10.6 percent over 1940.

The net premiums written of Farm Bureau Mutual Automobile amounted to \$7,911,469, an increase of 23 percent over 1940. Surplus increased 15.9 percent during the year, now totaling \$2,400,000.

Farm Bureau Mutual Fire showed an increase in written premiums of 65 percent, bringing the total to \$826,000. Surplus advanced 35.9 percent to \$500,533.

Major additions in 1941 to the services of the Farm Bureau companies were group life, group accident and dismemberment, group hospital and surgical expense, and group health and accident. A new \$500 renewable and convertible term contract was introduced, designed to provide economical life insurance protection to low income groups, and protection issued in 1941 on this contract alone amounted to about \$3,745,000.

Farm, residence and business liability coverage was added to casualty service offered in West Virginia, and garage liability and garage keepers liability was added to the casualty line for Pennsylvania.

All three companies were licensed to operate in Connecticut near the end of the year, bringing to 10 states and the District of Columbia the territory served. The other states are Ohio, Pennsylvania, Virginia, West Virginia, North Carolina, Maryland, Delaware, New York and Vermont.

Speakers for the two-day convention included Congressman Jerry Voorhis, California; Dr. Arthur E. Morgan, former chairman of the TVA, and ex-president of Antioch College; A. L. Dern, vice-president of Lincoln National Life; Dave Colcord, Chicago, editor of "Yourself;" and Murray D. Lincoln, president of the Farm Bureau auto and life companies, and secretary of the fire company.

Entertainment feature was a two-hour variety show, presented by more than 100 members of the home office staff of Ohio Farm Bureau. Preceding the show, presentation of service awards was made by Raymond W. Richert, superintendent of agencies. The President's Cup, for all-round service

Ask Agents to Help Save Tires by Paying Balances

LANSING, MICH.—Members of the Michigan Association of Insurance Agents are being asked to cooperate in the war effort by signing a pledge to eliminate unnecessary calls by field men, especially in the collection of agency balances. Full cooperation will aid in saving tires, W. O. Hildebrand, secretary-manager, points out.

improvements, this year went to New York state for the third successive time and permanent possession.

All officers of the three companies were reelected.

Mutual Reinsurer Plans for 1942

American Mutual Reinsurance at its first annual meeting in Chicago laid plans to go after mutual fire company catastrophe reinsurance contracts aggressively during the coming year.

The company, which began Oct. 25, 1941, elected as directors, Harold Knapp, president of Norfolk & Dedham

Mutual Fire; K. E. Greene, president Berkshire Mutual Fire; Charles Keating, president of Lumbermen's Mutual of Ohio; G. A. McKinney, executive vice-president Millers Mutual Fire of Illinois, and C. A. Moses, vice-president Union Mutual Fire of Rhode Island.

Assets at the end of 1941 totaled \$1,065,241, with surplus of \$1,045,847.

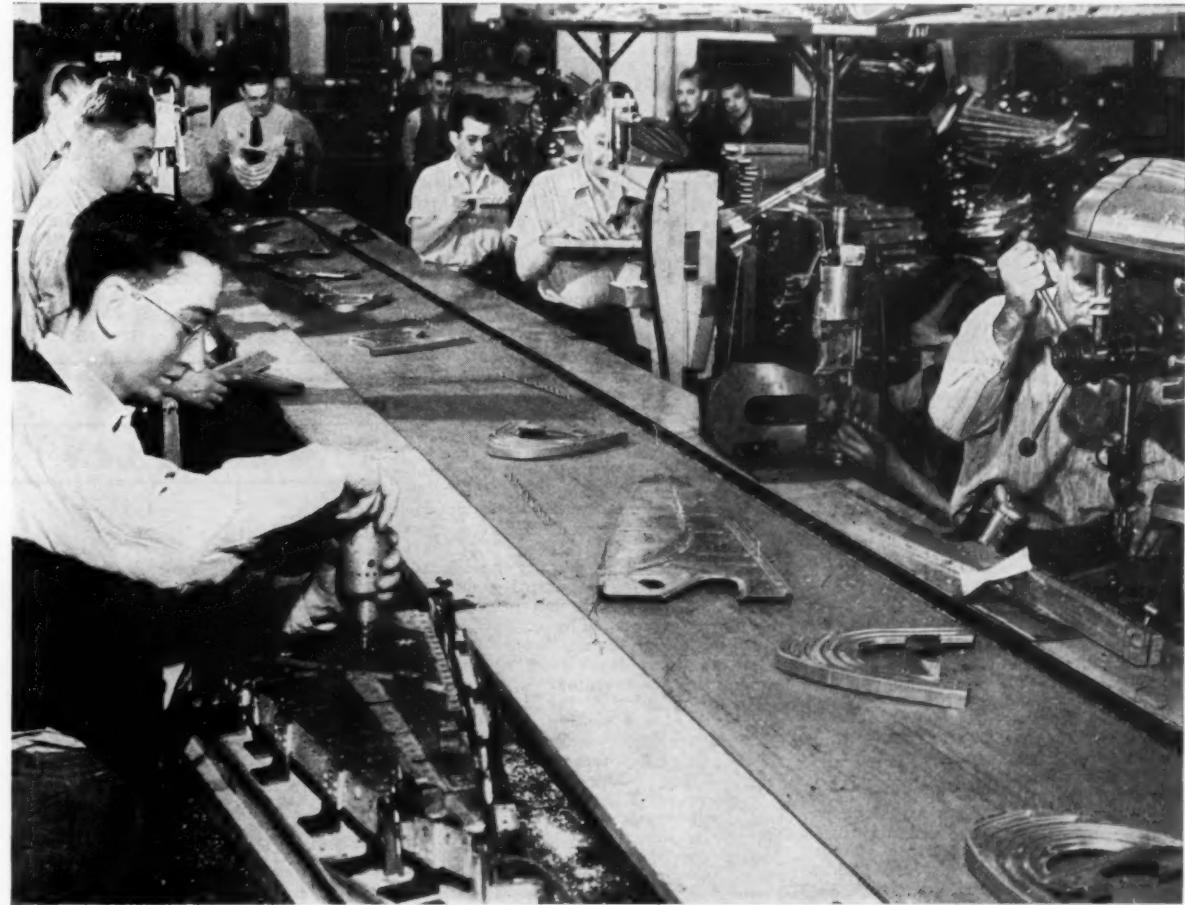
Bullitt Law Firm in Merger

William Marshall Bullitt, veteran Louisville insurance attorney, has announced the merger of the law firm of Bruce & Bullitt with the firm of Craw-

ford, Middleton, Milner & Seelbach, under the new firm name of Bullitt & Middleton, which represents 130 years of unbroken law practice.

Frank B. Reid, a sergeant pilot in the Royal Australian Air Force, killed in action in Libya, was for five years prior to 1940 an employee of the American Foreign Insurance Association.

Basil Harris, president of the United States Lines, has been elected a trustee of **Atlantic Mutual**. Mr. Harris served as assistant secretary of the treasury under Secretary Morgenthau.



A bomber plant conveyor line.

Teamwork Counts

All over the country, factories are busy turning out parts for planes, tanks, guns... for Army and Navy.

One thing that counts enormously, in getting big production, is teamwork... the willingness of men and women to work together—to work hard for long hours—in order to do the job on time.

That spirit of teamwork is the heart of the Agricultural and Empire State relations with agents.

Our fieldmen and the home office staff know what local agents are up against. That helps us handle your affairs to free you from annoying details. We try to give you fast and personal service because we know that's what you need to keep your customers satisfied.

Would you like to do business with "friendly folks"? Remember, we are here to help you!

Agricultural
Insurance Company
of Watertown, N.Y.



Empire State
Insurance Company
of Watertown, N.Y.

Every Type of Property Insurance for Industry and the Home.

Community Fire Prevention Urged

(CONTINUED FROM PAGE 5)

the absorption of regular as well as volunteer firemen in the national defense industries. This curtailment of man power and the limited production of essential fire fighting equipment must be offset by developing improved efficiency as well as assigning a portion of the responsibility to other civilian defense organizations.

Must Take Blackout Precautions

The fire service must not overlook the periods of blackouts even though enemy raids may not be a factor, Mr. Hudson warned. The blacking out of many larger properties, unless they are properly patrolled, may delay alarms, thus permitting fires to develop to serious proportions before discovery. Further complications are caused by the elimination of floodlighting systems and the curtailment of other activities which are normally highly efficient in fire fighting. Numerous plans are being made to anticipate situations brought on by an air raid. For example, where the destruction of certain bridges would cut off major fire fighting facilities, emergency pontoon bridges are being provided.

Industries must be prepared to meet their fire problems without depending entirely on regular fire service, Mr. Hudson said. In emphasizing the need for industrial fire prevention precautions, he pointed out that when a large loss occurs the manufacturing plant's essential resources are reduced and there is the possibility of destruction of raw materials which cannot be replaced.

Water Supply Dangers

In considering water supplies, Mr. Hudson pointed out that water supply coordinators appointed in many states are mainly concerned in safeguarding public health from water contamination. It is also necessary to insure continued public water supplies for fire fighting and a supply which may be cut off due to contamination is not an efficient supply for fire protection. The filling of bathtubs before a raid for a reserve water supply is recommended, but if this is done when the air raid alarm is sounded it may develop severe physical damage to the entire water supply system so that it might be valueless for fire protection purposes.

Must Work with Firemen

Although the training of air raid wardens relieves the fire service to some degree in extinguishing incendiary bombs the work must be in close harmony with the firemen. Furthermore, it is not proper to expect that the average housewife will develop into an efficient fire fighter. Fire watchers are trained in addition to air raid wardens in the extinguishment of incendiary bombs. Mr. Hudson warned against the dangers involved in hoarding supplies of gasoline and the careless storage of stocks of waste paper in salvage programs.

Handle New Materials

The further increase in industrial production adds to the importance of fire defense, L. C. Schraffenberger, Cincinnati fire marshal, pointed out. A great many concerns have switched from their usual peace time pursuits to manufacturing war time products and now are handling materials which they know very little about. Explosives and flammable materials are being used more today than at any other period in history. As a result it is necessary that plant engineers have complete information regarding the handling of materials and that inspectors check up to see that sound practices are followed.

Careful attention must be given to fire extinguishing equipment. Organization of fire brigades and factory inspection groups is highly essential. A number of fire hazards are created by the use of old buildings which have been vacant for

years. The water supply in these buildings must be checked and open stairwell and elevator shafts closed as far as possible so that the spread of fires can be restricted.

Fire Protection Program Features

(CONTINUED FROM PAGE 5)

"Emergency" by Harry Jordan, American Water Works Association.

On May 13, there will be simultaneous sessions, one the general session of the N.F.P.A., and the other the volunteer firemen's forum. H. S. Hirst of the Factory Mutual Laboratories in the general session will speak on "New Developments in Water Spray Protection."

Dr. D. J. Price, vice-president of the N.F.P.A., will preside over the firemen's forum. W. Y. Kimball, associate editor, will report on "Volunteer Firemen Magazine;" Emmett Cox, Indiana Fire Service Training School, will speak on "Organizing Volunteer Fire Brigades for Industrial Plants;" R. M. Cadman, superintendent Schedule Rating Office of New Jersey, on "Auxiliary Water Supplies for Fire Department Service;" A. H. Gent, office of chief of engineers, U. S. A., on "Apparatus for the Volunteer Company;" and Chief J. W. Just, Maryland state fire coordinator, on "Auxiliary Firemen in the Volunteer Department."

In the afternoon there will be simultaneous sessions of the city and county fire protection groups and the marine section. In the first, Chief James Thompson, Jr., of Irvington, N. J., will talk on "Fire Fighting in Blackouts" and there will be important committee reports. A. J. Smith will preside over the marine section. The certified chemists' division of the marine section will meet in an all day closed session, beginning in the morning.

On the morning of the last day, there will be a closed session on "War Industry Fire Protection." Lieut. Col. C. G. Richmond will talk on the army program. Rear Admiral H. L. Vickery, vice-chairman U. S. Maritime Commission, will speak on "Fire Safety in Merchant Ship Construction;" W. M. Jones, chief engineer Factory Insurance Association, will talk on "Fire Protection of the Airplane Industry;" R. E. Wilson, associate manager National Bureau for Industrial Protection, on "Insurance Cooperation."

The last session will be in the afternoon and A. J. Smith in the marine section will talk on "Prevention and Control of Marine Fires."

Seek to Perfect Details of War Damage Program

(CONTINUED FROM PAGE 3)

He referred to the fact that the companies and the agents have submitted conflicting plans to the RFC, and he expressed the opinion that Jesse Jones and the RFC "must now know from sad experience that it is almost impossible even under emergency conditions to get anything like concerted action out of the fire insurance industry."

"It all comes down to that inborn jealousy and suspicion existing between the companies on the one hand and the producing forces on the other," he asserted. "The agents won't have the companies write their ticket as far as war risk insurance is concerned, and vice versa."

"That's why the agents scuttled the company plan in their report to the RFC."

According to Mr. Kenney, the agents thought they detected a trick on the part of the companies in setting themselves up as "fiduciary agents" of the War Damage Corporation. Moreover, the agents were very much opposed to the 5 percent commission provision, he

said, on the theory that such a scale might become a precedent for other lines.

Arcadia Mutual Examined

Arcadia Mutual Casualty of Chicago had assets of \$18,926 on Oct. 31, 1941, and surplus of \$10,588, according to the report of an examination made by the Illinois department. The company was formed in 1938 and writes health and accident and hospitalization covers. Alfred Sylvanus is president. All business is cleared through a general agency which receives commission scales of 50 to 75 percent on all first month premiums with renewal commissions of 35 to 70 percent thereafter.

In the first 10 months of 1941, the premiums amounted to \$39,210, claims paid \$4,406, commissions \$24,815, salaries \$6,211. Total income was \$40,347 and disbursements \$38,702.

Converting to Three-Year Term

Albert C. Supplee, Pittsburgh manager for U. S. F. & G., has consistently urged agents to seek to convert as much business as possible to a three-year term basis and he reports that during February 13 agents converted 15 policies that had total annual premiums of \$291.03 into three-year policies, the premiums for which were \$742.13.

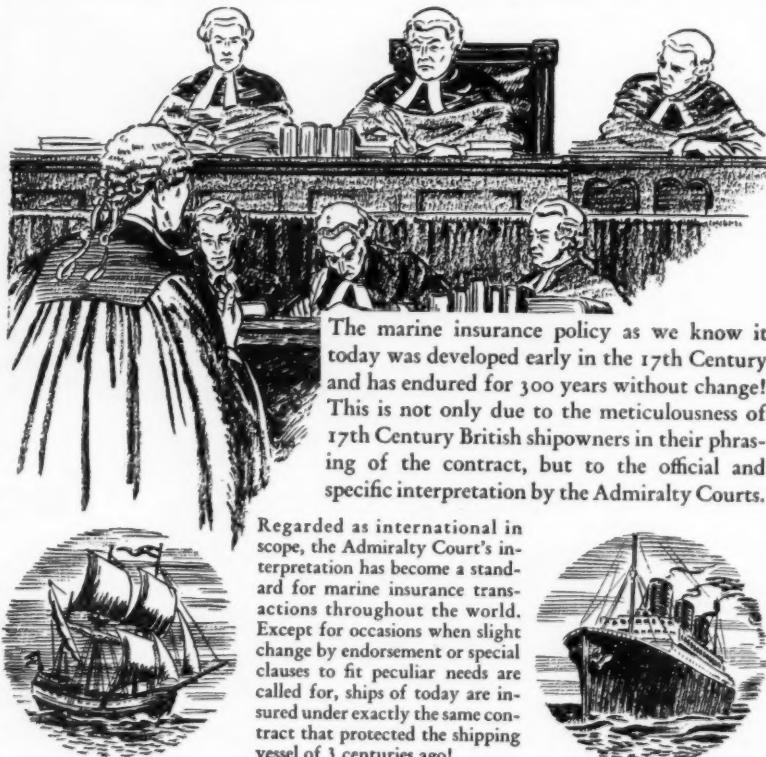
Insurance Tax Hearings Thursday

Thursday of this week promises to be a big day for insurance before the House ways and means committee in Washington. Witnesses on the many tax proposals affecting insurance—fire, casualty and life—are to be heard then. Among those listed to testify are A. V. Gruhn, American Mutual Alliance; H. L. Ekern, Chicago, State Farm Mutual Automobile; Felix Hebert, factory mutuals; Chas. M. Howell, Jr., Kansas City, reciprocals; H. P. Cooper, secretary—National Association of Mutual Insurance Companies.

MARK HALF CENTURY POINT

In recognition of the 50th anniversary of continuous representation of Queen, members of the A. J. Corsa & Son agency of Brooklyn were luncheon guests of the officers of the company. Vice-president C. A. Nottingham presented them with a handsome plaque. Also attending the luncheon on behalf of Queen were President Harold Warner and J. N. Thompson, metropolitan manager.

HIGHLIGHTS IN INSURANCE HISTORY



The marine insurance policy as we know it today was developed early in the 17th Century and has endured for 300 years without change! This is not only due to the meticulousness of 17th Century British shipowners in their phrasing of the contract, but to the official and specific interpretation by the Admiralty Courts.

Regarded as international in scope, the Admiralty Court's interpretation has become a standard for marine insurance transactions throughout the world. Except for occasions when slight change by endorsement or special clauses to fit peculiar needs are called for, ships of today are insured under exactly the same contract that protected the shipping vessel of 3 centuries ago!



Increased interest in inland marine as well as ocean marine coverages has provided additional premium income to the energetic agent. The wide range of float-er policies presents opportunities that

make practically every acquaintance a prospect. Our fieldmen are experts on this subject and are available upon request. You'll be surprised how easily your income can be increased!

National Union and Birmingham

FIRE INSURANCE COMPANIES
PITTSBURGH • PENNSYLVANIA



IN U. S. WAR SERVICE

Eric C. Gambrell, president of the Texas Association of Insurance Agents, may not be able to attend its annual meeting in San Antonio, May 21-23. He has been accepted as an executive officer for special service in the army air corps and is awaiting a call for active duty.

President J. R. Plummer of Commercial Standard, Fort Worth, also is awaiting call for active service.

V. H. Kennedy, in charge of investments of Kansas City Fire & Marine, has entered the intelligence service of the navy.

Cliff C. Jones, Jr., only son of the president of the R. B. Jones & Sons agency in Kansas City, has enlisted in the navy, and will train in navigation. **Cary W. Jones, Jr.**, son of the treasurer of the agency has enlisted and will train for an ensign's commission. **Clarence Neal and Charles E. Smith**, both formerly with the agency, are enlisting for the same training.

Leigh S. Thomas, president of the East Minneapolis Insurance Agency, has entered the navy as a yeoman. He has gone to San Diego, Cal.

Robert E. Huhnke of MacGregor, Bradley & Huhnke, Duluth general agency, who was born April 7, 1917, the day the United States entered the first world war, was inducted into the service on his 25th birthday, April 7, 1942. He is a son of E. C. Huhnke, formerly associated with the Duluth firm, now Minneapolis manager of Maryland Casualty.

Harold Scott, special agent of American of Newark group in Detroit and Wayne county, is being inducted into army service this week.

Fontaine Weyman, for two years or more with the A. F. Irby & Co. general agency, Atlanta, has gone into the aviation branch of the army, and at last reports was at Jefferson Barracks, taking initial ground training. He is a brother of Samuel Weyman, Atlanta local agent. Succeeding Mr. Weyman with Irby & Co. is George W. McCarty, Jr., recently with an Atlanta local agency and formerly with the inland marine department of the southern department of Automobile.

George Fitzhugh of Fitzhugh & Buckner, Los Angeles metropolitan managers of Farmers Automobile Interinsurance Exchange and Truck Insurance Exchange, has been called into active service in the navy. He is a graduate of the naval academy in 1922.

During his absence Robert G. Tuttle, district manager for the Hollywood district, has been selected to assume Mr. Fitzhugh's duties with the metropolitan area.

Douglas Beach, assistant burglary and plate glass underwriter in the Chicago office of Aetna Casualty, entered the army at Fort Sheridan, Ill., Monday. He is slated for training as a finance officer.

Arkansas fire and casualty men now in service include: Robert W. Newell of Anderson & Newell, general agents, Little Rock, naval air base, Corpus Christi, and E. W. Newell, Camp Robinson; F. D. Watkins, Jr., special agent Aetna Fire, Camp Murray, Wash.; Jack Fordyce of Fordyce, Read & Co., Little Rock, air corps; Sidney Poage, Little Rock, inspector Arkansas Fire Prevention Bureau, air corps, and Hugh O'Bryan, also an inspector, signal corps, on detached duty in Washington; F. M. Coates, Coates & Coates, general agents, ferry command, Long Beach; John Chester, Maryland Casualty, naval training school, Northwestern University; J. C. Campbell, Jr., special agent farm department Home, naval air base, Corpus Christi; E. M. Kenny, U. S. F. & G., Camp Lee, Va.; W. L. Moose, Employers group, air corps, Bolling Field, Washington.

J. Glenn Doyle, special agent of Citizens of the Hartford Fire group in central Ohio, was inducted into army service this week. He is a son of J. H.

Doyle, general counsel of the National Board.

Winton J. Hunt, local agent of Woodburn, Ore., is now a lieutenant in the army. His mother, Mrs. Molly Hunt, is carrying on the agency.

Francis J. Troy, superintendent in the Los Angeles office of Ocean Accident, has reported for army service.

Eric Smith, formerly with the C. B. DeMille General Agency in Seattle, has joined the Royal Canadian Air Force.

A service flag containing 137 stars, one for each employee of **North America** now in the armed service, was unveiled in the main office of North America. Since

the flag was originally designed, 11 additional employees have gone into the service. All told, 148 employees have gone from the North America organization. Present at the unveiling were Benjamin Rush, chairman; John A. Diehard, president; T. Leaming Smith and John Kremer, vice-presidents; and a group of other executives and employees.

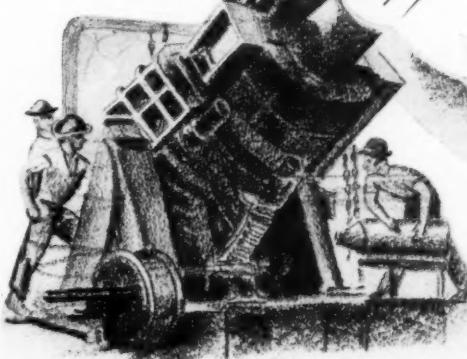
E. M. Brown, Seattle general agent, who has been in the navy for several months, has been advanced to lieutenant, senior grade.

H. V. Godbold, Jr., vice-president of the H. V. Godbold Company, Richmond local agency, has been called to

the colors and sent to a training station in Maryland. He was for several years with Zurich in Chicago before joining the Richmond agency, which is operated by his father.

First Lt. Curtis B. Tarter, air corps, whose home is Louisville, has been promoted to captain. Captain Tarter was called to duty as a second lieutenant in the Q. M. C. in March, 1941. Transfer to the air corps was made in October. He was promoted to first lieutenant in December. Before going on active duty Captain Tarter was farm state agent for Franklin Fire of the Home group in Kentucky. He is now with the Air

TIME TO START YOUR Spring Offensive



THE cry of America today is action, attack, offensive . . . let's begin to strike! Let's quit fooling around.

There's a job to be done . . . at home as well as abroad.

Everybody has his part in this picture of America at work. Your part as an insurance agent seems to be pretty clearly cut out for you . . . keeping protection properly fitted to the changing needs of American industries and Mr. & Mrs. America.

Spring is here. It's time to march!

Do you have your campaigns planned? Have you analyzed your present day markets? Is your prospect file properly

organized and up to date? Are you supplied with the proper advertising material to help you do a bang up job? Have you planned your work . . . and are you all set now to work your plan?

Efficiency is the keynote today!

Because our PRACTICAL PROSPECTING agency sales plan is a time-saving plan of action it is being sought today more than ever before.

It shows you how to analyze your market . . . how to organize your solicitation work . . . how to plan your campaigns . . . how to use direct mail to crack more sales on first interviews . . . and how to be your own sales manager.

Send for a copy of this booklet. Use the coupon below and see for yourself how you, too, might convert the ideas it contains into dollars for yourself.

MILLERS NATIONAL INSURANCE CO. ILLINOIS FIRE INSURANCE CO.

HOME OFFICE: 137 W. JACKSON BLVD., CHICAGO

Please forward a copy of PRACTICAL PROSPECTING. I understand there is no obligation on my part.

NAME

ADDRESS N.U.442

SERVICE HEADQUARTERS FOR ALERT AGENTS



Corps Replacement Training Center (Air Crew), Ellington Field, near Houston.

Robert O'Boyle, head of the marine department of the Eliel & Loeb Co., Chicago agents, has gone to Washington where he is with the War Shipping Administration, he being on the war insurance commission.

Thomas Norton, senior document examiner in the Los Angeles office of the California department, will enter the army after a short vacation.

Henry F. Ries, associate actuary of the Colorado department, left this week for army service.

New Standard Fire Policy Up in N. Y.

(CONTINUED FROM PAGE 4)

coverage or other protection by a premium showing. However, it specifically provides for insuring "any other peril or subject of insurance" and the conditions frequently refer to "perils insured against," instead of simply "fire." The present standard fire policies have frequently been criticized as not being intended to cover hazards other than fire or risks other than direct property damage, which has necessitated complicated language in the extended coverage endorsement, use and occupancy and other forms. It is believed that the proposed language will remove many of these difficulties.

The war exclusion clause seems almost certain to provoke opposition. It excludes loss caused by "operations of military, naval or air forces," with no distinction between hostile and friendly forces and no mention of war. This exclusion refers to all perils covered by the policy, so that it would clearly exclude, under the extended coverage endorsement, such losses as damage from crash of an army airplane or vehicle, even if it occurred during peace time.

This particular condition has been used in the Canadian supplemental contract (extended coverage endorsement) for some time, the assured being able to secure coverage against damage from friendly forces for an additional premium. The balance of this clause excludes loss from insurrection, rebellion, revolution, military or usurped power, dropping the present exclusions of "invasion," "riot" and "civil war or commotion."

The exclusion of loss by order of civil authority is modified to include specifically "acts of destruction to prevent the spread of fire," thus making the civil authority clause unnecessary.

The four "moral hazard" clauses have been the subject of such terrific pounding that their elimination was regarded as inevitable. They provided that the policy should be void in case the interest of the insured was other than unconditional and sole ownership, the buildings were on ground not owned by the assured in fee simple, foreclosure proceedings commenced or any change, other than by death of the assured, in the interest, title or possession of the property, except change of occupants without increase of hazard. The prohibition of assignment without consent of the company has been moved to the first page.

Observers recalled what was probably the most potent and best publicized blast at the "moral hazard" conditions—the paper of Prof. G. W. Goble of the University of Illinois at the convention of the American Association of University Teachers of Insurance in 1936. The high point of Professor Goble's argument was his survey of a large number of risks in his home town, revealing that over half the policies on dwellings were inadvertently void, including those of two insurance agents. Since then, the "moral hazard" conditions, in any discussion of policy revision, have not been given a chance of survival.

Mechanical drawings, patterns and dies have been dropped from the list of uninsurable and excepted property. The

clause defining "noon" has been eliminated and instead the insuring clause provides that liability shall commence and end at noon standard time at the location of the property involved.

The period of permissible vacancy has been increased to 60 days, which is commonly permitted in forms attached to the policy. Since lightning is now covered in the insuring clause, the exclusion of explosion and lightning has been limited to explosion only. The policy permits other insurance, with a provision that the total amount of insurance may be limited by agreement.

The prohibition of generating illuminating gas and keeping various explosive and inflammable substances has been generally waived by work and materials clauses. This also applies to the prohibitions of working nights, ceasing operations and alterations and repairs, which are dropped from the proposed form.

Some observers were surprised that the cancellation clause was virtually unchanged. They had expected a clause similar to that in automobile policies, which would make first class mail cancellation easier and more certain.

N. Y. Is Acting on Insurance Bills

(CONTINUED FROM PAGE 4)

law would be carrying the load of those who do not.

A recently introduced bill which seems likely to pass would protect employers carrying workmen's compensation from being hit by a workman's claim in a roundabout way, which is possible under a 1938 decision of the New York court of appeals. A workman employed by a building contractor broke a gas main of the Westchester Lighting Company and as a result of the lighting company's failure to repair the main after due notice had been given the workman was asphyxiated while on the job. The administrator of his estate made no claim under the compensation law but sued the lighting company, claiming negligence in failing to repair the main promptly. The \$40,000 verdict was upheld and the lighting company sued the building contractor on the ground that the negligence of his employee was the primary cause of the man's death. The court of appeals upheld the lighting company's contention.

The pending bill would make it clear that compensation is the sole remedy in such cases and that employer could not be held liable for more than the compensation benefit. From an insurance company standpoint the bill would make little difference if enacted into law. The third party's liability insurer would lose its right of recoupment against the employer except to the extent of the compensation award, but the employer's liability insurer would be correspondingly relieved of liability. In the aggregate cases of this type would tend to balance up as far as any individual company would be concerned.

Scan Insurance Problems in Rocky Mountain Field

(CONTINUED FROM PAGE 4)

self reliant than they have been, as the visits from special agents become less frequent. They say that those local agents who have not made efforts to study the business and keep abreast of the times will now begin to appreciate the value of the company representative. The services that have been rendered by company field men and engineers have been pretty largely taken for granted among the local agents but now that the service is not nearly so freely at the agent's command the expectation is that the local agent will realize the importance of what he has been receiving.

The possibility is seen that local agents in the small towns in the vicinity of Denver may have an opportunity to write a good deal more of the local

business than they have in the past because of automobile travel restriction. The theory is that Denver agents will not be able to circulate about the country so freely and that the local men will have less competition.

Several field men and adjusters in the mountain field are already in the armed services and 10 or a dozen special agents are now awaiting call due to the fact that they have engineering experience or previous military service.

There has been quite a good deal of interest in promoting the sale of accident and health insurance as the most promising means of overcoming the decline in automobile premiums. Field men for casualty companies that have treated the personal accident line as an incidental proposition are now commencing to take a real interest in the possibilities, as they are threatened with a severe drop in the income from their field.

Shaw Heads Sioux Falls Rotary

Miner Shaw of the Shaw insurance agency, has been elected president of the Sioux Falls, S. D., Rotary Club. Mr. Shaw is responsible for the resurrection of the old Insurors of S. D. and he formed an association known as Fire & Casualty Agents of South Dakota, of which he was president for four years and during that time the membership grew to 283 members. Mr. Shaw has to his credit the passage of the counter-signature law in South Dakota. He is county chairman of the war bond staff and chairman of the transportation committee of the Civil Air Patrol.

Ponder Insurance Law Program

The council of the insurance section of the American Bar Association meets in Philadelphia May 11 to prepare the program for that section to be given at the annual American Bar Association gathering in Detroit, Aug. 24. John F. Handy of counsel for Massachusetts Mutual Life, Springfield, is secretary of the section. It is possible that the American Bar Association convention this year may not meet as now scheduled.

The section of insurance law was represented at the regional conference of the American Bar Association in Dallas, March 27-28 by Mr. Handy and by George P. Orr, director of claims, United States Aviation Underwriters, Philadelphia. Mr. Handy spoke on "The Impact of War on Life Insurance" and Mr. Orr on "Aviation Insurance and Its Part in the War Program."

N. J. Membership Over 900

NEWARK—Membership of the New Jersey Association of Insurance Agents is now well over 900 and it is hoped that it will reach 1,000 by the time of the annual meeting in September. While it has not been definitely decided, the meeting probably will be held at the Berkeley-Carteret Hotel, Asbury Park.

The executive committee of the association has voted to contribute to American Institute fund on the basis of 50 cents per member.

Dominion Meetings Arranged

The 1942 annual meetings of the Dominion Fire Prevention Association and the Association of Canadian Fire Marshals will be held at the Seigniory Club, Que., May 18-20. D. P. Cruikshank, Steel Equipment Company of Ottawa, is president of the prevention association; Col. S. S. Wright, fire marshal of Nova Scotia, Halifax, is president of the fire marshals. W. L. Clairmont, Dominion fire commissioner at Ottawa, is secretary of both groups.

W. S. Wensley, once widely known to fire insurance people of the east, died at his home in Montclair, N. J., Monday in his 85th year. For years prior to 1917 he conducted the Middle States Inspection Bureau, since incorporated in the Middle Department Association.

Thomson Heads Southern Division of N.A.U.A.

ATLANTA—J. Curtis Thomson, assistant southern manager of Fire Association, was elected chairman of the regional automobile committee of the southern branch, National Automobile Underwriters Association, at its annual meeting here. He succeeds Caspar S. Whitner, associate southern manager of Hartford Fire. Messrs. Thomson, Whitner and E. M. Ransom, Commercial Union, were elected directors of the national body to represent the southern branch.

Other members of the new regional committee are A. G. Trundle, Automobile; A. F. Irby, Sr., A. F. Irby & Co.; Langdon C. Quin, Georgia Home; R. G. Turner, America Fore; Russell D. Michael, Fireman's Fund, who is vice-chairman of the committee; J. H. Hines, Crum & Forster; Mr. Whitner, Mr. Ransom and Mr. Thomson.

Stewart H. Davey, assistant manager National Automobile Underwriters Association discussed standard automobile policy. He reviewed the work of the committee, of which he was a member, that resulted in the new form and analyzed many of its provisions.

Mr. Davey listed as outstanding advantages of the new policy its definite verbiage, or clarity of wording and meaning; its length, being a third shorter than the old form; removal of numerous ambiguities; arrangement of the various provisions in logical order, whereas the old form presented them in a scattered or rather disarranged order.

He said the form gives much broader coverage, as it was deliberately intended, and that is what the insurance buyer desires and needs.

Carter, Sweeney on Southern Trip

Henry Carter, president of Caledonian-American Insurance Co., and R. T. Sweeney, U. S. manager of Caledonian and Netherlands, have been making a trip through the south, going as far west as Texas and Louisiana.

While in Atlanta on the way back to Hartford they visited A. H. Turner, southern manager. F. M. Kinnett, assistant southern manager, knowing of Mr. Carter's valuable work in Scotland in combating air raids, invited him to talk to Mr. Kinnett's class of air raid wardens. He gave them a clear picture of the development of the defense system in the British Isles.

Add to Hartford Work Week

Several of the Hartford companies are increasing the work week at the home office in order to compensate for the loss of men into military service and men and women into defense industries. For instance, Travelers during July and August will add a half hour to each working day, the schedule being 8:15 to 4:15. It will continue to close on Saturday, however.

Connecticut General Life will add a half hour to the regular working day during the summer with office hours from 8:30 to 5 p.m. and will be closed Saturday. Connecticut Mutual Life will operate on a five day basis from 8:30 to 4:30.

National Fire commencing April 15, will add a half hour to the working day and go on the five day week with hours from 8:30 to 4:55 p.m.

Closes Chicago Office

Service Fire is concentrating all its business in the head office in New York, closing its Chicago office this week. The files were sent to New York last Friday. Some of the staff are being transferred to New York. Service Fire writes the automobile insurance for C. I. T.

Indiana Agents' Meeting Set

The annual meeting of the Indiana Association of Insurance Agents has been set for Oct. 27-28 in Indianapolis with the Claypool Hotel as headquarters.

Pink Takes Lead in Promoting Use of Renewal Slips

Finds Way to Permit Plan in N. Y. and Will Promulgate Form

NEW YORK—Permission to use renewal certificates instead of issuing fire policies need not wait on enactment of legislation in New York, Superintendent Pink has ruled on the basis of an opinion from the department's counsel, L. M. Gardner. Procedure for such authorization is contained in section 169 of the insurance law dealing with standard forms of riders, endorsements, other addenda for use in connection with fire insurance contracts.

The department is preparing a proposed standard renewal certificate more impressive in form and giving more important details of the contract than those previously in use in New York. Certificates formerly used were too short and looked too much like a mere premium receipt, said Mr. Pink, pointing out that it is desirable that a certificate should be as impressive in form as a policy.

Gives Essential Facts

The proposed form gives the essential facts, is readable and looks like an important document. A copy of the proposed form will be forwarded to all fire insurers licensed in the state, to all fire rating organizations and to all brokers' and agents' associations. Mr. Pink will then hold a public hearing and after due consideration to the suggestions and proposals made at the hearing it is expected that he will issue an official regulation prescribing the form of the renewal certificate.

Mr. Pink said that the use of renewal certificates is not new. They were in rather general use at the turn of the century. When fire policies were written in longhand by skilled penmen a brief form of renewal certificate was written on expiration in order to save time, money and effort. However, these were more in the nature of receipts, merely containing the name of the company, a statement that in consideration of the premium the specified policy was renewed for a certain period, and the signatures of the company officers and the agent. Mr. Pink said it is estimated that many thousands of tons of paper will be conserved in New York state alone in one year by the general adoption of renewal certificates, and in addition there would be a saving in time and effort.

Va. Agent Sues for Commissions

RICHMOND—G. H. Winfrey, Richmond agent, has filed suit in federal court for \$50,000 compensatory and punitive damages from Lumbermen's Mutual Casualty, James S. Kemper & Co., and National Retailers Mutual, alleging that they failed to account properly for commissions on certain policies. Winfrey asserts that he was to receive 10 percent commission on business secured by him but alleges that commissions on certain policies have been credited to managers in other states.

EXPERIENCED INSURANCE MEN
Claim Mgr., 30—17 years Insurance Exp.
Office Mgr. Acct., 31—14 years Exp.
Pay Roll Aud., 29—6 years Ins. Exp.

FERGASON PERSONNEL
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Late Casualty News

Mass. State Fund Petition to Be Attacked

BOSTON—The allegation that the monopolistic workmen's compensation state fund initiative petition which organized labor seeks to have placed on the state ballot next fall may not meet the constitutional requirements and will be thrown out for want of the necessary 20,000 valid signatures, seems imminent inasmuch as Secretary of State Cook has granted the request of the four Massachusetts insurance executives that the petition and signatures be reviewed by the state ballot law commission.

The protest was brought by Vice-president G. Lester Marston of American Mutual Liability, Harold J. Aldrich of Massachusetts Bonding, Bennett L. Moore of Liberty Mutual and Franklin P. Horton of American Employers.

4,000 Signatures Invalid

The company executives claimed that investigation had disclosed that some 4,000 of the 25,000 signatures filed for the petition apparently had been secured in a manner contrary to the legal requirements, or were invalid for one or another reason.

It was pointed out that many of the signatures had apparently been written by the same person; some signatures were of deceased persons; evidence was also produced that those circulating the petitions were not present when the papers were signed, all mounting up to some 4,000 names.

Not less than 20,000 signatures are required to place an initiative petition on the ballot. If the 24,000 names put in by the Massachusetts state branch of the American Federation of Labor should be reduced below 20,000 by the elimination of invalid signatures, the petition would be automatically thrown out.

A hearing is expected to be held by the ballot law commission on the matter April 13.

Canadian Experience on Casualty Lines Good

OTTAWA, ONT.—An increased underwriting income of over \$5,500,000, with average loss ratio of 45 percent, about the same as for 1940, featured casualty insurance results in Canada for 1941. Experience on the leading lines:

	Net Prem.	Net Losses Written	Incurred
Personal acci....	\$ 3,305,455	\$ 1,224,114	
Health	1,911,282	1,151,397	
Non-canc. A. & H.	4,484,546	2,567,913	
Public liab....	2,590,261	804,444	
Compensation	1,245,712	561,189	
Automobile	23,465,771	11,497,750	
Aircraft	488,649	333,704	
Boiler	857,971	62,084	
Machinery	321,883	72,891	
Credit	233,863	10,000	
Fidelity	1,267,467	199,532	
Surety	899,718	45,167	
Plate glass	575,692	293,300	
Theft	1,844,556	348,650	

B. W. Smith, manager of the bankers bond department at the head office of Maryland Casualty for seven years, died from a heart attack. He started with the company as a traveling auditor and inspector of judicial risks in 1919. After a short time with another company he returned to Maryland Casualty in 1922 as an underwriter in its fidelity department and was advanced to manager of the bankers bond division in 1935.

Joseph H. Marshall, 58, who had been manager of the Des Moines branch of Massachusetts Bonding since 1929, died at Iowa Lutheran Hospital in Des Moines, Monday. He had been in the hospital about a week. He was born at Sioux City, Ia., and was connected with United States Fidelity & Guaranty before joining Massachusetts Bonding. He was a past president of the Casualty & Surety Club of Des Moines.

To Progressive Agents—

May we show you concrete proof of business produced for our agents by our Tested Sales Aids? These sales methods will produce for you.

Ask To Have Our Fieldman Visit You

New York Underwriters Insurance Company

Under management of
A. & J. H. STODDART

Ninety John Street

New York



Plug No. 24

DO YOU REALIZE

That you will be in a better position than ever before to obtain new automobile business in 1942.

WHY?

BECAUSE

During 1941 buyers of automobiles, which were purchased under an installment plan, paid over \$100,000,000.00 in premiums for Fire, Theft (Comprehensive) and Collision Insurance.

BECAUSE

Every day a large portion of this insurance is expiring and the renewal of this business can now be secured by the agent.

BECAUSE

Of the 30,000,000 automobiles in this country, a large percentage are owned outright, and represent an investment that should today be fully protected by the owner.

FIRE ASSOCIATION OF PHILADELPHIA
LUMBERMEN'S INSURANCE COMPANY
THE RELIANCE INSURANCE COMPANY
PHILADELPHIA NATIONAL INSURANCE CO.

401 WALNUT STREET, PHILADELPHIA
FIRE, MARINE and AUTOMOBILE INSURANCE

EDITORIAL COMMENT

Give the Statisticians a Hand

THESE are the days of statistics in the insurance publications. There are figures up and down, north and south, east and west, sidewise and lengthwise. All well informed insurance men study these assiduously and intelligently. Comparisons are made, lessons are learned.

THE NATIONAL UNDERWRITER publishes two valuable charts, the "Argus Casualty & Surety Chart" and the "Argus Fire Chart." Both are now on the market. The compilation work of these two charts is monumental.

The assembling of the statistics, the editing of them, getting them ready for the printer, proofreading, proper alignment, proper groupings, etc., require trained statisticians, people well versed

in this specialty. THE NATIONAL UNDERWRITER fortunately has a corps of employees, men and women, who are experts in compilation work. In the amassing of all these statistics naturally there will be some mistakes but they are few and far between which reflects most highly on those that are responsible for the process. The compilers get little public notice. They are people behind the scenes in their quiet offices and they toil day after day over long strings of figures. If there is a mistake they are quite apt to be severely criticised. They get little credit for the wonderful accomplishment as a whole. Let's give them a hand. After all the people who do the actual work count.

Actuary as Commissioner

THE appointment of a life insurance actuary as insurance commissioner is a novelty but it is seen in Maine where A. W. Perkins, assistant actuary of the Pan-American Life of New Orleans, has been named to that position. He is a former school man, graduating from the University of Maine in mathematics and then returning there afterwards to teach that subject. He, therefore, has been steeped in mathematics both in his college career, his teachings and his

actuarial position. He studied actuarial science at the University of Iowa and then went to the head office of the Aetna Life in the actuarial department. He is a member of both the Actuarial Society of America and the American Institute of Actuaries. He is a young man of real promise, well educated, well schooled and now people in his state will have a particular interest in seeing how he works out in a political position. He has good stuff in him.

Closer to the Credit Men

ONE of the gratifying developments in insurance in recent years is the closer relationships being established between that industry and the credit men. Credit men have much to say in many enterprises regarding the placing and handling of insurance. Until a few years ago insurance did not appreciate the desirability of cultivating the credit end of business as a whole. In these days of war and economic upheaval the responsibility resting on credit men is even greater than ever. They should have in mind the importance of protecting

property, both tangible and intangible, in every possible way. The insurance group of the National Association of Credit Men has done a magnificent piece of constructive work in bringing together the two lines, insurance and credit. The committee of the National Association of Insurance Agents has taken an active part also in this important move. At the time the National Association of Credit Men holds its annual convention the insurance group has a regular conference with a well arranged program.

Misleading Advertising Programs

THE Illinois insurance department is endeavoring to bring to earth certain classes of insurance institutions usually of the assessment type that are using the radio and mails to get business and making preposterous and exaggerated statements as to coverage and what can be gotten for a small amount of money.

Insurance is based on very carefully compiled statistics as to averages and

experience. There is no class of insurance but what knows the cost price. There is no magic path to success for those who try to run their business below cost price. There are 100 cents in every dollar and no more can be squeezed out. As a matter of fact, most of these concerns shave at the claim end in order to make the books balance.

It can be said that there are very rep-

utable companies using the radio and direct mail avenue for development of business but they stick to facts. The Illinois department has only in mind those that are misrepresenting their goods and promising results that cannot be fulfilled. Some of these outfits are not licensed in Illinois. The bane of existence of most insurance commissioners is the submarine tactics of unlicensed companies because a commissioner has no jurisdiction over them unless they are regularly licensed in his state. Unfortunately the laws in most states in regard to purely assessment companies and burial associations are entirely too crude and not sufficiently exacting. Crafty and sly announcers can bring out many implications in radio advertising

for snide concerns.

For instance, in some of these broadcasts the impression is left that the state insurance department has given its "approval" to the radio program and the concerns doing the advertising.

The Illinois department has not "approved" in its accepted sense the broadcasting that is done. The department may have certified to the fact that the investments meet the minimum requirements of the law or that the policy forms were submitted and permitted to be used. The radio advertising people therefore take that much which is true and distort it so that hearers believe that they are listening to something about an insurance company that has the full backing of the insurance department.

PERSONAL SIDE OF THE BUSINESS

Earl Marshall of Marshall & Stevens, Los Angeles valuation engineers, is returning to Los Angeles for his son's wedding, after an extended trip through the east. He expects to return to the Chicago office of his firm for an indefinite stay, beginning about May 1. R. W. Stevens, the other member of the firm, who has made his headquarters in Chicago for the past three years, will take charge in Los Angeles during Mr. Marshall's absence.

R. A. Leiby, Bath, Pa., special agent of Excelsior in eastern Pennsylvania, New Jersey and southeastern New York, is the father of a daughter, the first child in the family.

Warren M. Gildersleeve, local agent of Central Valley, N. Y., has just observed his 45th anniversary in the insurance business. In the early days he used various forms of transportation to deliver his policies, including a bicycle, horse and buggy, and just plain horseback. He is a past president of the New York State Association of Local Agents and still takes an active part in association work.

Dave Florene, who was recently transferred to Michigan as special agent for the marine department of Home, and Mrs. Florene announce the arrival of a daughter, who has been named Ann, in the Lying-In Hospital, Chicago. Mr. Florene was formerly located in Chicago and he will move his family to Detroit within a few weeks.

H. L. Dalton, who is spending the winter at Granville, O., retired from business five years ago. He had been assistant western manager of the Royal. He came from the old Cincinnati department, starting there as mail clerk, then went on the maps, became loss clerk for three years. When the Chicago and Cincinnati departments were combined he became an examiner, then chief examiner and served for 14 years on the road chiefly as Wisconsin state agent. In June, 1917, he became underwriting supervisor in the western department, then second assistant manager and then senior assistant manager.

In his later years with the Royal he had charge of the loss department and revamped and readjusted it. In connection with the study of the automobile

loss ratio, Mr. Dalton contended that there should be a combined casualty and fire policy. Only a few companies had such coverage and they were more or less crude and clumsy. He was sent to New York and there worked with the Royal Indemnity, devising the combined policy which after 15 years is still generally in use. He realized that this was necessary to serve western agents. There must be one typing operation, all declarations and agent's signature must be on the face. He was one of the prime movers in organizing the Western Loss Association and took an active part in its affairs. He thus spent 40 years with the Royal and made a fine record.

Will S. Keese, Jr., member of the local agency of Trotter, Boyd & Keese of Chattanooga, and a member of the executive committee of the National Association of Insurance Agents, is again a father. Stephen Alexander Keese arrived on the scene in excellent shape.

Carroll L. DeWitt, retired assistant United States manager of the Eagle Star, who is now living at Daytona Beach, Fla., had to be taken to a hospital owing to one of his ankles becoming seriously sunburned. He has now returned to his apartment but is not responding to treatment as he should. Mr. DeWitt is 79 years of age and went to Daytona last fall after selling his house at Bronxville, N. Y., following his wife's death.

W. J. Sonnen, of Evanston, Ill., retired Chicago department manager of the St. Paul F. & M., was at Daytona Beach this season and has been in touch with Mr. DeWitt right along. Mr. and Mrs. Sonnen have now returned to their home in Evanston, Ill.

Fred Jost, almost 50 years in fire inspection work and since 1910 superintendent of the East St. Louis office of the Illinois Inspection Bureau, has retired. Mr. Jost joined the Southwestern Illinois Inspection Bureau in Belleville in 1893, later going to East St. Louis and joining the Illinois Inspection Bureau. He was a member of the East St. Louis commission which set up the electrical code for that city. One of his hobbies has been music, and as a violin-

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ist and French horn player he has been a member of the St. Louis and Belle-ville philharmonic orchestras and the Little Symphony of East St. Louis.

Grover F. Miller, local agent at Racine, Wis., and chairman of the executive committee of the Wisconsin Association of Insurance Agents, has been appointed foreman of the new federal grand jury for the eastern Wisconsin district, in session at Milwaukee.

Miss La Vonne Halverson of Sioux Falls, S. D., will be married to Lieut. John R. Schlosser of Ft. Francis E. Warren, Wyo. She is the daughter of W. F. Halverson, state agent of America Fore in South Dakota.

Lorren W. Garlichs, St. Joseph, Mo., member executive committee National Association of Insurance Agents, and Mrs. Garlichs went to New York last week in advance of the mid-year meeting of the National Association for a family reunion. Their son, Richard, a sophomore in the insurance course at the commerce school of the University of Pennsylvania, joined them for the Easter holidays. Mr. Garlichs' sister, Mrs. H. W. Sumsin of Gloucester, Eng., has been living in Philadelphia with her three sons since the outbreak of the war, but expects to return to England soon. Two of the boys have been attending the choir school at St. Thomas Episcopal church, New York, and the Garlichs family attended Easter services there. At home the Sumsin boys are members of the choir of Gloucester Cathedral, of which their father is director. Another sister of Mr. Garlichs lives in Riverside, Conn.

Maj. Gen. R. E. Truman, U. S. A., inactive, special agent of the National Board in western Missouri since 1928, who was given a year's leave of absence for active army service in November, 1940, later renewed for 18 months, has returned to the National Board, working out of Chicago. During his absence his work was handled by W. P. Evans, formerly in Oklahoma, and now assigned to Arkansas. General Truman commanded and trained the 35th division at Camp Robinson, Little Rock, Ark. He asked to be relieved in January to return to the National Board as he had reached the statutory age when he couldn't command active troops. He thus returns to what is considered a vital service in defense which can employ his specialized ability.

Commissioner Kavanaugh of Colorado has returned to his office after being confined to his home for a time with an illness contracted during his recent trip to the Pacific Coast.

M. D. Garlington, superintendent of agents of Glens Falls, is traveling this week with Byron Ward of Topeka, special agent in Kansas and western Missouri. Mr. Garlington was at one time special agent in Kansas.

Homer G. Pease, former manager of the Underwriters Adjusting at Sioux City, Ia., has answered a government appeal for experienced rubber development supervisors and is now located at

Porto Vehlo, Brazil. Mr. Pease spent a number of years in Africa in a similar position for one of the large American rubber companies, before entering the adjusting field. John F. Wynkoop is now in charge of the Sioux City office, having been transferred from Grand Island, Neb.

Don E. Logan, special agent for the Cavanaugh Company of Omaha, and Mrs. Logan announce the birth of a son, their first child, who has been named Vance Allyn.

Frank L. Stabler, who has been in the field for Corroon & Reynolds, has been called to the head office owing to war conditions and is working in the eastern department.

W. J. Gilsdorf, for many years Ohio state agent of North America, and for two years or more at the home office, has retired and has returned to his old home in Columbus. It is understood he will engage in defense work.

DEATHS

R. M. Hill, general manager of the Fire Companies Adjustment Company at Denver, has received word of the death of **Joseph Johnson**, aviator who was killed March 10 during the raid on Wake Island. Mr. Johnson was staff adjuster attached to the Denver office from 1938 to 1940. During the time he was working as adjuster he took the civilian pilot's training course and became attached to the regular air service the latter part of December, 1940. After leaving Denver he finished his training at Pensacola Air Training Station.

T. J. Scully, head of the Scully & Son agency, Howell, Mich., since 1912, died suddenly in Riverside, Cal., while visiting his son, Staff Sgt. J. F. Scully, his partner in the agency, who has been in the army for a year.

William A. Downey, 58, prominent Lincoln, Neb., local agent, died suddenly at his home. He entered the business in 1905 as office manager of the old Columbia Fire and took over its Lincoln agency when it was sold to National Fire. Mr. Downey held a 25-year service award from Continental. He was prominent in the Nebraska Association of Insurance Agents.

E. F. Wheeler, father of Clem E. Wheeler, associate western manager of Hartford Fire, Chicago, died in Louisville. Clem E. Wheeler was in Florida and went to Louisville to be at his father's side.

Heberton Hinchman, who had been connected with the Fire Companies Adjustment Bureau and its predecessor, the General Adjustment Bureau, since 1919 with headquarters in New York, died unexpectedly at the home of a niece in Passaic, N. J. He had charge of all adjustments in Orange and Sullivan counties in New York.

Harry G. Seaman, 56, member of the firm of Boyle, Flagg & Seaman, Chi-

cago class one agency, died suddenly Monday in the claim department of the Chicago office of U. S. F. & G. Mr. Seaman had been in the insurance business in Chicago about 35 years, and was one of the original firm members of the Boyle, Flagg & Seaman agency, which was organized in 1924. He served as special deputy under Ernest Palmer, Illinois insurance director, in the Chicago office. Mr. Seaman helped get that office under way.

Two sons, H. Gilbert Seaman, Jr., and Paul V. Seaman, are associated with the agency, and a daughter, Miss Dolores Seaman, is with the First Bancredit Corporation in Chicago.

W. B. Wiegand, chief examiner of the New Jersey department, died in the Newark Presbyterian Hospital following a cerebral hemorrhage. He was an examiner for the New York department, before going to New Jersey in 1926. He was the author of several books including one on fire insurance. He served

in the first world war and at the time of his death was a captain in the reserve corps.

Mrs. Rebecca C. Sweetland of Chicago, who had been residing at St. Petersburg, Fla., died in Mounds Hospital there. She was the mother of E. C. Sweetland, who recently retired as a member of the firm of George Herrmann & Co., local agents of Chicago. She was 94 years of age. Mrs. Sweetland was spending the winter at St. Petersburg. His mother was born in Coatesburg, Ill., Jan. 7, 1848.

John F. Colby, local agent in Springfield, Mass., since 1917 and previously manager of Travelers office at Grand Rapids, Mich., is dead.

Frank E. Dehority, veteran local agent of Elwood, Ind., died there.

Erwin Teske, local agent at Merrill, Wis., for more than 30 years, died at his home there after an illness of several months.

O. H. Best, local agent in Bethlehem, Pa., for many years, died following a short illness.

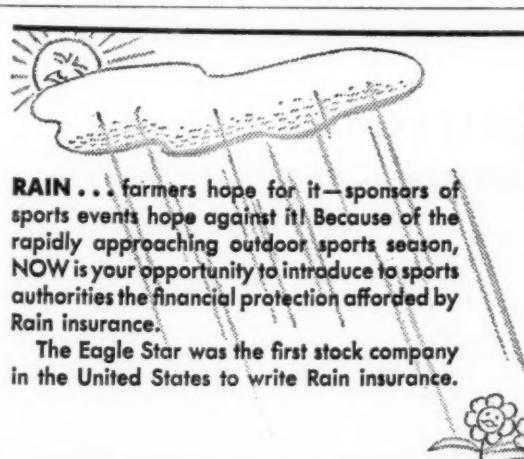
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HOWARD FLAGG . . . PRESIDENT

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The NATIONAL UNDERWRITER

April 9, 1942

CASUALTY AND SURETY SECTION

Page Twenty-one

Move to Simplify Statistics for Rate Making

Grouping of Experience Data Is Proposed as War Time Economy

NEW YORK—Important economies in home office overhead and relief for overworked statistical departments hit by losses in personnel due to the war would result from proposed simplifications in the statistical data which companies compile for the use of rating bureaus of the rate-regulated states. Negotiations have been under way for some time with the New York department's rating bureau and it is expected that some definite basis will be agreed upon shortly.

What is proposed in New York, while retaining the present classification basis for passenger automobile business, would consolidate other automobile risks and other casualty lines into a much smaller number of classifications than at present. For example, instead of fleet risks being classified according to trade groups, load capacity, size of fleet, and the like, these numerous sub-classifications would be consolidated and risks would be grouped in broad classifications on a state-wide basis without the present territorial divisions.

More Scope for Judgment

Naturally, this broader grouping of experience data would not produce such a precise degree of equity for each individual risk but a certain amount of judgment has to be used anyway in arriving at rates for the various classifications. If one sub-group in one of these broader groups was markedly different from the remainder allowance could be made for that even though the statistics were not sufficiently detailed to prove the difference.

The proposed simplification would, according to one estimate, result in probably 30 percent fewer tabulating machine cards having to be punched. For example, an automobile fleet on the present basis might require the punching of a separate card for nearly every vehicle in the fleet, whereas under the proposed plan only one or two cars might be necessary for the entire fleet. The saving in work at the home offices would be reflected not only in the statistical departments but all along the line from the time data are received by the underwriting department. The way that most casualty companies are set up is that much of the statistical work is done in the other departments and then routed to the statistical department.

The most acute and immediate pressure, however, is on the statistical departments, especially in Hartford and Baltimore, where nearby war industries have depleted the ranks of insurance company employees. The tendency

(CONTINUED ON PAGE 32)

Agent Urged to Watch Credits

Denver General Agency Predicts Many Business Failures Ahead

The Ritter-Monaghan general agency of Denver has gotten out an interesting message to agents on current conditions: "Business conditions countrywide are undergoing a radical change, and we think it is well, we in the agency end of the insurance business, to give some real thought as to our plans for 1942 and, at least, 1943. Business men who are accustomed to watching the Federal Reserve Board index of industrial production and other indicators of the mounting national income, may find them badly misleading. The all-out war effort will undoubtedly make for a spotty business picture.

"While there will be something of a boom in certain concentrated areas, it is likely there will be a decided drop in the country's total production and the earnings of the country's civilian producers will fall while we will be faced with the higher cost of living and heavier taxes. Doubtless, there will be many more business failures this year than since the depression, and the first lesson that we should learn is to tighten up on credit.

"As nearly as possible premiums should be collected within a thirty day period, and you should be satisfied entirely that your money is or will be collectible if you grant credit beyond this period of time. A business failure always leaves creditors holding the bags, and insurance agents are usually among those last to be paid. We must forsake, for this period of time at least, undue extension of credit irrespective of what your competitor might offer. This is the only sure, safe way.

"The one bright spot, aside from the towns having military reservations where there is an increased income for this period due to that fact, is the preferred position of the farmers today. Total farm income from sales and government payments is estimated at 13 billions in 1942 which will be the largest in over twenty years, and this means that the agent should take every advantage of selling insurance to the farmer. Remember, for years past, we have offered preferred rates on farmers' passenger cars, the experience has well justified this rate, and you are urged now to make every effort to increase this class of premium income.

"There is also an opportunity to increase the writing of fire, theft and comprehensive on automobiles. While no new cars will be sold for civilian use, the finance companies will be the hardest hit, and the local agents have a singular opportunity to secure the expirations of finance companies on last year's record volume of new cars. We have reasons to believe that the reduction in automobile volume will be felt more in 1943 than in 1942, so we have a year in which to adjust ourselves to changing conditions, but we should not lull ourselves to sleep, for certainly, the

(CONTINUED ON PAGE 32)

Ford Case Not Indicative of Trend in Group Insurance

In spite of the C. I. O. automobile workers' union taking over the group coverage on the Ford Motor Company's unionized employees, there seems to be no effort of either the C. I. O. or A. F. of L. unions to bring about similar changes. The Ford transfer was not due to union activity but to the Ford company's having dropped the coverage on its employees who were members of the union but there has been much speculation as to its effect as a large-scale precedent.

As far as the unions are concerned the main consideration is getting the best deal for the union and its members. The unions feel that there is some advantage in having the group contract in their own hands, for this insures among other things that no employer can arbitrarily cancel the coverage. On the other hand, if the employer is making a substantial contribution to the group plan as holder of the master policy the unions regard this as all to the good.

Dividend Is a Factor

In cases where the employer is receiving back in dividends on the group contract an amount equal to or greater than his contribution the union may raise the question of taking over the coverage. In New York state, incidentally, a law prevents an employer from receiving more in dividends than he contributes to the plan.

Whether the master contract's being in the employer's control binds the employees to the employer more closely at the expense of their loyalty to the union does not appear to concern the unions very much.

Under the Ford union cover, to get the insurance a person must not only be a member of the union but a Ford employee. The Ford company checks off the premium as it did when it was itself the contracting party.

All Ford Employees Eligible

All employees of Ford in the continental United States and Canada including those in the new bomber plant at Willow Run are eligible for group insurance being written under two contracts with John Hancock Mutual, according to an announcement by the company. This seems to indicate that the contract with Travelers for the non-Union group did not go into effect. Members of the Union, which has a closed shop agreement with Ford, have been insured under one contract, the Union contributing toward the premiums and the non-union members under another contributory contract with the Ford Motor Company. Premium collections will be handled by the Ford Motor Company through payroll deductions.

The same coverage, with the same employee contribution, is offered to both groups. It includes group life, group accident and sickness, group surgical and group hospitalization. More than 100,000 employees are eligible at present, but due to the shift from automobile production to all-out war effort, it is estimated the total number eligible will be more than 200,000 before the end of the year.

E. C. Stone Weighs Significance of Hill Plan

Separation of Commission Element May Prove Prophetic, He Says

E. C. Stone, United States general manager of Employers Liability, in addressing the meeting of the Insurance Institute of Montreal Wednesday emphasized the threat of the accident to war production and how the insurance industry can serve in the war effort by minimizing accidents. He also had some interesting observations on the possible significance for the future of the war department rating plan.

Mr. Stone stated that the accident may have equally devastating effects whether happening in the actual work of production or outside, also whether the injury occurs to the factory worker or to someone else.

In the broad field of accident prevention today, he asserted, insurance has its biggest opportunity as well as obligation. Every accident prevented permits more men to keep actively at work. Moreover the man injured outside the plant may be kept from working just as effectively as the man injured in the plant. There is need for everyone in the insurance business to impart to all the need there is for accident prevention. A person injured may not be engaged in actual war production work but he may require the services of doctors and nurses and to that extent those services are not available to those who may be actively engaged in the war effort.

Another splendid work that the insurance companies can do is to see that in simple pamphlet form there is brought to the attention of as many as possible the things to be done in case of an air raid.

Those in the insurance business should be among the first to volunteer in all work of civilian defense.

Insurance, by providing alleviation of worry over the risk insured against, enables policyholders to go about their work free, at least from certain anxieties, relieved of diverse cares, rid of some concerns and thus able to concentrate more wholeheartedly on their jobs.

More must be done in the way of insurance education, he said, particularly at this time because of the large number of women coming into the business. Every opportunity must be afforded to them to learn more about insurance. Agents and brokers and company employees should be encouraged to form classes for study.

Mr. Stone spoke of the necessity of an insurance producer rendering a genuine service, not being merely a retailer but holding himself out as a worthwhile insurance counsellor, to determine that his services shall be worth

(CONTINUED ON PAGE 28)

Statistical Body Announces Program for Annual Muster

**Technical Subjects Will Be
Discussed at the Forthcom-
ing St. Louis Convention**

The program for the annual meeting of the Insurance Accounting & Statistical Association to be held at the New Hotel Jefferson, St. Louis, April 22-24, is announced. The reception committee consists of representatives from the American Automobile, St. Louis Fire & Marine, Joseph Froggatt & Co., Utilities Insurance Company, General American Life and Millers Mutual Fire of Alton, Ill. B. H. Miller, of the State Farm Life of Bloomington is president; F. H. Eyer, General American Life, vice-president; R. A. Clark, assistant actuary Farm Bureau Life, secretary-treasurer; R. L. Hughes, Guarantee Mutual Life, assistant secretary-treasurer.

First General Session

On Thursday morning will be the first general session with General Counsel P. B. McHaney of General American Life giving the welcome address and B. H. Miller, statistician State Farm Life of Bloomington, Ill., president of the organization will give his address. L. R. Menagh of Prudential will speak on "Improvements in Insurance Accounting," and R. H. Matthias of the law firm of Ekerin, Myers & Matthias of Chicago on "Taxes as They Apply to the Business of Insurance," with the discussion by Secretary L. A. Smith of the McDonnell Aircraft Corporation of St. Louis; F. J. O'Leary, comptroller St. Louis Fire & Marine, on "Personal Problems and Possible Solution."

Fire Division Session

The fire and casualty sessions will be held the afternoons of April 23 and 24, there being simultaneous sessions of the two groups.

At the fire session April 23, C. S. Jones, Indiana Lumbermen's Mutual will preside. H. D. Locke, research director Liberty Mutual, will speak on "Compilation of Automobile Statistical Filings Required by Supervisory Authorities." C. E. Nail, vice-president Lumbermen's Mutual of Mansfield, O., will talk on "Statistics Necessary for Good Management." H. E. Wells, Grain Dealers National Mutual Fire, has as his subject, "The Auditor's Responsibilities." A. L. Baumann, auditor State Farm Mutual Automobile of Bloomington, Ill., has as his subject "Streamlining the Flow of Work."

At the Friday afternoon session of the fire division, W. A. Dagnau, statistician Hardware Dealers Mutual Fire of Stevens Point, Wis., will speak on "Preparation and Use of Office Manuals"; W. L. Wheeler, statistician Central Manufacturers Mutual, on "Development of Tabulating Department Procedure." There will be an informal discussion period over which G. E. Anderson, tabulating department manager St. Paul Fire & Marine, will preside.

Forrest T. Jones, assistant to vice-president Continental Casualty, heads the casualty section.

The afternoon of April 23, H. D. Locke will present his paper to this group that he did in the other section. N. O. Dubson, treasurer Eureka Casualty of Philadelphia, will speak on "Preparing for the Insurance Examiners"; E. S. Schiffer, Utica Mutual of Utica, N. Y., on "Workmen's Compensation Statistics

Ohio and Iowa Casualty Leaders in 1941

	OHIO			
	1941	1940	1939	1938
1. State Auto. Mut., O.	\$3,676,710	\$3,252,370	\$3,137,448	\$3,083,910
2. Metropolitan Life	3,591,733	2,786,393	1,978,326	1,526,185
3. Farm Bur. Mut. Auto, O.	3,229,698	2,648,867	2,342,102	3,019,179
4. Buckeye Union Cas.	2,812,846	2,203,605	2,032,474	1,938,296
5. Travelers	2,464,637	2,727,253	2,438,583	2,497,424
Travelers Indem.	1,486,198	742,535	671,661	683,708
6. Ohio Casualty	2,419,567	2,212,358	2,084,335	1,977,911
7. Aetna Life	1,912,149	1,522,865	1,218,539	1,012,477
Aetna Casualty	1,690,673	1,492,746	1,493,836	1,538,389
8. Continental Cas.	1,287,389	1,193,946	1,093,580	1,027,495
National Cas.	356,498	318,267	288,996	236,436
Continental Assur.	55,258	46,350	39,216	29,507
9. Hartford Acci.	1,229,390	1,006,670	995,344	1,092,836
10. Motorists Mutual, O.	1,157,328	1,001,448	745,574	718,005
11. American Auto	1,122,270	1,035,738	1,016,727	1,068,123
12. U. S. F. & G.	1,044,224	961,156	1,042,146	1,065,275
13. Fidelity & Casualty	1,010,503	852,829	894,569	905,937

	IOWA			
	1941	1940	1939	1938
1. Employers Mut. Cas., Ia.	1,449,951	1,218,487	1,174,210	1,220,019
2. Iowa Mut. Liab.	952,268	834,940	808,771	802,912
3. State Farm Mut., Ill.	871,851	750,853	617,501	563,387
4. Allied Mut. Cas.	838,212	712,342	638,774	567,641
5. State Auto, Ia.	803,550	768,970	657,031	655,725
6. Travelers	630,302	580,830	501,048	540,094
Travelers Indem.	316,907	287,443	299,325	217,139
7. Mutual Benefit H. & A.	565,731	488,726	461,254	453,438
United Benefit Life	1,693	1,548	1,375	1,492
8. Hawkeye Cas., Ia.	558,420	513,533	543,292	566,684
9. Iowa Farm Mut.	482,449	355,486	234,712	.....
10. Bituminous Cas.	451,379	408,539	331,967	329,529
11. U. S. F. & G.	424,912	377,800	414,010	416,481
12. Liberty Mutual	423,505	86,553	49,384	56,252
13. Fidelity & Cas.	411,206	390,143	396,673	433,598
14. Continental Cas.	400,421	374,569	359,391	333,364
National Cas.	28,173	20,516	21,550	22,615
Continental Assur.	6,598	2,555	2,934	3,065

Stokes to Preslan Agency: Olson Citizens Underwriter

A. E. Stokes, superintendent of New Century Casualty in the Chicago head office for a number of years, who remained after New Century merged with Citizens Casualty and continued as a branch, has resigned and gone with the C. E. Preslan Agency of Cleveland, in charge of casualty underwriting. The Preslan Agency formerly represented New Century as general agent.

Before going with New Century, Mr. Stokes for a number of years was connected with the now defunct Chicago Lloyds in an important underwriting capacity.

R. M. Olson, who has been connected with the New Century underwriting department since last October, succeeds Mr. Stokes in charge of underwriting in the Chicago branch of Citizens Casualty.

Previously he was for three years with Empire Mutual in charge of underwriting. Before that he was for 10 years associated in Chicago Lloyds with Mr. Stokes, doing underwriting. He started with that organization as office boy.

N. Y. Office to Move Soon

NEW YORK—About May 4, the metropolitan office of London Guarantee will move from the quarters 90 Maiden Lane which it has occupied for a number of years, to the New Amsterdam Casualty building, 60 John street. E. W. Lang is the resident manager.

Developed from Punch Card Recordings."

The next afternoon L. E. Wilkens of St. Louis, resident manager Joseph Froggatt & Co., will have as his subject, "Organization and Coordination"; A. J. Schnese, North American Accident, on "Accident and Health Collections and Premium Accounting," and G. T. Westwood, assistant secretary American Automobile, on "Branch Office Accounting Systems."

Minn. Buyers to Hear Somerville

MINNEAPOLIS—Comprehensive public liability insurance will be discussed at the April 13 meeting of the Insurance Buyers Association by W. F. Somerville, assistant secretary St. Paul Mercury Indemnity.

New Lloyds Policy in Cal. Protects Defense Workers

SAN FRANCISCO—W. B. Brandt & Co., general agents and surplus line underwriters of San Francisco and Los Angeles, have announced a policy to protect volunteers for services during the war emergency under the civilian defense program in California.

The policy, written through London Lloyds, is a bodily injury and property damage coverage for \$5,000 and \$1,000 for a premium of \$6.50 plus 3 1/2 percent state tax and stamping fee. Higher limits may be obtained.

It is specifically designed to protect air raid wardens, auxiliary police and firemen and first aiders all of whom assume considerable liability when they render aid or perform their services during blackouts and raids, or at any other time.

The policy results from classes attended by W. B. Brandt and other insurance men active in auxiliary police work. At one class, the liability in such services was explained by an assistant district attorney. Questions from the auxiliary police officers brought out that, under the California laws, all these volunteers subject themselves to damages from parties they attempt or endeavor to aid or, in the case of police officers, from property owners who may be subjected to discipline and whose person or property is damaged from such enforcement of emergency regulations.

Add to Indiana Figures

Figures on Indiana business of Indiana Insurance Co. are now available and should be added to the casualty premium exhibit for Indiana in last week's issue. Total premiums for the company were \$1,193,158 in 1941 and total losses \$573,147. This brings the total premiums and losses for Indiana in 1941 to \$42,323,539 and \$17,360,578. Premiums and losses of Indiana Insurance Co. by lines were: Auto liability, \$319,601 and \$155,310; other liability, \$1,731 and \$223; surety, \$3,291 and \$20; plate glass, \$15,110 and \$7,632; burglary, \$261 and \$228; and property damage and collision, \$445,836 and \$277,828. This company's total premiums and losses include fire, tornado, extended coverage and inland marine business.

Pepper Bill Is Much to Liking of Insurers

Companies Disappointed, However, That They Are Not to Help Administer It

NEW YORK—The Pepper bill now before Congress in effect would provide compensation for injuries suffered by civilian defense workers, by any civilian as a proximate result of a war hazard, or for personal injuries sustained by civilians during detention by the enemy, and to certain dependents of a civilian so detained.

Passage of the measure would afford a considerable measure of relief to casualty insurers, who have been greatly concerned over the potential liability to which they might be subjected through the bombing of industrial plants by enemy forces, and also by municipal authorities who were fearful they might be held financially liable for the death or injury of volunteer fire and police wardens. As a precautionary measure in the latter connection some municipalities insisted upon securing a waiver of liability from those engaged as civilian aids though it is a question whether such waiver would be held binding by the courts.

A feature of the Pepper bill not so appealing to casualty interests is that it would place administration of the plan in the hands of the Federal Security Administrator, who obviously would have to create a divisional bureau to handle the task. Company men had hoped the private insurers would be called upon to service the work, holding their machinery as such as to handle it promptly and efficiently by virtue of the trained staffs located at all strategic centers.

Rate Reduction for Restricted Use of Cars in Canada

TORONTO—Recognition is being given to the restricted use of automobiles in view of gasoline rationing in new rate reductions effected by the Canadian Underwriters Association in Ontario, Quebec, and eastern Canada. Liability and property damage rates on cars not used for business purposes, including those of farmers and clergymen, have been reduced 10 percent. A 20 percent reduction is being made on such cars not driven more than 7,500 miles the past year and on which the estimated mileage will be no greater than that under the 12 months of the policy, providing that there are no more than two operators of the automobile and they are at least 25 years old.

The 20 percent reduction is particularly significant because under the rationing the average driver will probably not be able to drive more than 5,400 miles a year under his gasoline allowance.

Chauffeurs or employees of the insured will be counted as operators. Where an insured owns more than one car, the total number of operators shall not exceed an average of two operators per automobile.

Present rates will apply to automobiles which do not fall within the above two classifications and minors and commercial travelers will continue to pay present rates.

Casualty Net Premiums and Paid Losses in 1941 in OHIO

	Total Prems. \$	Auto. Losses \$	Liab. Prems. \$	Other Liab. Losses \$	Fidelity Prems. \$	Surety Prems. \$	Plate Glass Prems. \$	Burglary-Theft Prems. \$	Prop D. & Coll. Prems. \$
Acc. & Cas.	137,459	63,963	36,742	34,687	10,936	2,523	755	1,636	1,254
Aetna Cas.	1,690,673	442,866	611,195	204,375	414,402	64,330	122,463	46,013	163,253
Aetna Life	1,912,149	1,229,532	—	2,777	—	198	—	15,371	19,023
Allstate	174,385	44,649	129,149	26,570	—	—	—	—	—
Amer. Auto.	1,122,270	431,335	823,500	267,399	11,538	—	—	—	—
Amer. Cas.	450,617	207,505	245,427	118,261	50,573	13,730	147	—	2,369
Amer. Credit Ind.	183,372	43,325	—	—	—	—	—	—	180
Amer. Employers	230,118	62,430	117,421	34,114	29,821	8,634	9,656	2,199	6,571
Am. Fid. & Cas.	208,372	93,325	160,228	60,510	—	—	—	—	6,548
Amer. Guar. & Liab.	3,759	122	—	—	—	2,509	122	—	—
Amer. Indem.	220,158	85,203	116,625	38,969	7,416	82	—	—	3,547
Amer. Motorists	73,717	58,358	49,481	46,603	3,267	191	2,166	1,047	132
Amer. Mut. Liab.	132,526	66,611	70,735	45,812	26,907	3,510	8,847	2,349	49
Amer. Policy holders	124	—	—	—	—	—	—	—	28
Amer. Reins.	146,490	28,617	13,012	9,632	6,394	—	31,656	9,519	79,825
Amer. States	575,905	208,989	254,756	89,589	722	6	—	—	70
Amer. Surety	691,682	81,587	150,591	40,065	56,745	7,689	249,683	29,175	146,427
Arex Indemnity	8,330	1,404	2,927	375	2,532	285	—	—	144
Assoc. Indem.	19,182	7,807	1,032	2	17,818	7,805	—	—	879
Atlantic	61,803	20,273	41,039	13,097	2,776	169	—	—	314
Auto.-Owners, Mich.	273,576	87,247	119,339	30,648	7,096	2	—	—	526
Bankers Indem.	651,247	231,028	236,755	88,274	208,076	53,638	190	—	1,138
Beacon Mut. Indem.	415,617	159,542	151,612	39,144	—	—	—	—	96
Buckeye Union Cas.	2,612,846	998,727	1,101,022	343,808	169,586	26,994	—	—	30,453
Celine Mut. Cas.	578,294	254,004	97,063	—	—	—	—	—	15,177
Central Surety	157,106	75,099	119,682	63,724	1,976	277	2,903	580	5,453
Century Indem.	165,056	49,004	40,772	25,766	29,165	6,238	7,750	1,754	38,558
Citizens Cas. of N. Y.	2,934	39,340	1,143	36,544	—	—	—	—	570
Columbia Cas.	159,655	41,844	46,375	23,395	27,880	3,009	11,014	1,068	11,866
Commercial Cas.	426,108	156,761	132,274	68,893	49,730	10,162	7,795	2,900	10,787
Conn. Indem.	76,002	24,046	51,225	14,397	2,946	20	—	—	861
Continental Cas.	1,287,389	557,604	276,828	131,439	143,479	31,700	23,212	6,409	68,257
Dearborn Natl. Cas.	35,622	42,131	17,549	14,116	1,872	2,745	—	—	11,498
Eagle Indem.	124,126	57,985	47,594	25,940	11,010	2,618	5,826	1,009	5,785
Electric Mut. Liab.	7,098	542	3,669	216	2,102	11	—	—	—
Emmco Cas.	73,849	12,194	54,333	5,309	—	—	—	—	1,327
Employ. Liab.	611,737	236,087	66,911	156,496	33,840	24,380	4,611	2,898	6,427
Employ. Mut. Liab.	19,693	10,542	8,023	3,491	4,271	832	—	—	20
Employ. Reins.	377,849	156,912	48,723	13,498	—	42,795	5,844	73,603	132
Equity Mut.	6,256	6,437	3,344	3,766	45	—	—	—	—
Eureka Casualty	102	59	—	—	—	—	—	—	42
Europ. Gen. Re.	457,499	82,768	100,174	52,827	27,210	1,998	45,058	301	78,446
Excess	48,128	26,881	21,236	17,968	1,435	—	577	1,168	18,840
Factory Mut., R. I.	126,518	49,845	77,048	30,545	570	51	—	—	545
Farm Bur. Mut. A. O.	3,229,698	1,622,250	1,381,314	566,468	42,394	4,668	2,433	—15	8,139
Fidelity & Cas.	1,010,503	218,044	230,598	92,039	136,144	21,799	119,659	11,839	99,885
Fidelity & Deposit	551,077	7,723	—	—	—	322,361	50,786	184,234	52,073
Fireman's Fund Ind.	207,596	74,783	45,675	8,252	—	12,946	1,377	18,696	—11
General Acci.	749,347	310,338	421,463	147,501	69,888	22,621	—	—	4,026
General Cas., Wash.	69,672	18,163	32,147	10,478	11,556	1,632	766	—	8,716
General Reins.	463,416	49,885	176,797	25,908	21,791	1,000	59,453	9,214	90,012
Glens Falls Indem.	272,780	71,114	81,839	56,591	42,531	2,526	16,230	2,818	55,177
Globe Indem.	958,218	382,127	495,237	204,259	131,649	26,425	29,787	2,702	38,013
Grange Mut. Cas.	333,128	194,869	141,529	70,467	—	—	—	—	13,144
Great Amer. Indem.	232,557	79,164	83,044	46,891	33,122	7,572	20,023	6,654	25,879
Hardware Indem.	54,732	18,147	1,578	14,143	1,540	—	—	—	2,300
Hardware Mut. Cas.	184,231	54,441	99,795	24,421	12,031	1,352	—	—	3,370
Hartford Acci.	1,229,390	335,542	429,035	128,160	251,219	64,405	89,678	15,132	118,859
Home Indem.	401,995	115,474	178,814	49,960	78,772	15,115	12,142	496	27,573
Hoosier Cas.	453,343	188,588	147,060	60,624	—	—	—	—	18,205
Ill. Nat'l Cas.	64,408	31,147	29,712	9,730	—	—	—	—	2,513
Indem. of No. Amer.	753,452	235,468	244,252	105,310	167,768	33,900	61,310	30,298	44,988
Liberty Mut. Mass.	432,099	184,923	210,518	82,950	103,142	36,680	13,584	117	6,507
London & Lanc.	192,838	37,042	38,528	15,566	24,366	5,187	—	—	6,427
London & Lanc.	90,926	28,639	25,065	8,162	15,427	7,063	1,931	100	14,849
Lbrmn. Mut. Cas. Ill.	855,663	253,010	439,886	135,447	107,285	19,074	15,767	967	5,427
Mahn. Mut. Auto. Cs.	14,810	7,156	10,126	4,992	—	—	—	—	1,738
Mfrs. Cas.	25,796	8,950	403	5,478	—	—	—	—	14,680
Maryland Cas.	883,240	223,401	164,802	75,500	162,554	30,956	88,534	11,118	209,185
Mass. Bonding	324,663	110,405	75,920	27,194	45,598	11,964	47,557	11,108	16,167
Medical Protective	91,511	36,168	—	—	91,511	36,168	—	—	—
Mellon Ind. Corp.	18,883	—	—	—	—	—	—	—	—
Mercer Cas.	261,947	92,679	108,587	36,225	4,617	287	—	—	9,686
Merchants Indem.	13,000	1,948	5,328	1,661	343	261	—	—	177
Metropolitan Cas.	181,774	47,661	77,035	18,838	17,931	5,465	4,742	215	3,533
Mich. Mut. Liab.	207,791	98,892	105,097	57,314	1,466	—	—	—	11
Mid-America	26,076	7,582	—	—	—	—	—	—	52
Motor Vehicle Cas.	55,008	30,955	22,528	14,131	—	—	—	—	—
Motorists Mut.	1,157,328	446,190	468,688	130,035	2,665	11	1,984	1,711	3,487
National Cas.	356,498	173,191	12,742	3,401	4,356	1,386	1,984	1,711	3,487
Natl. Grang. M. Liab.	883	116	551	—	—	—	—	—	303
Natl. Surety	430,132	47,718	—	—	—	—	—	—	116
New Amsterdam Cas.	672,475	185,796	200,993	75,303	160,078	41,186	40,625	1,923	51,000
New York Cas.	181,484	25,947	46,203	9,155	20,289	2,456	36,545	4,941	37,007
Northwest Natl. Cas.	52,677	25,924	35,403	13,264	—	—	—	—	—
Norwich Union	5,758	4,542	2,644	405	413	25	—	—	236
Occidental Ind.	18,845	1,193	3,525	563	3,491	19	530	4,409	107
Ocean Acci.	466,319	124,655	151,195	49,998	98,963	25,199	9,822	1,386	5,103
Ohio Cas.	2,419,567	816,142	844,672	311,011	224,173	50,794	112,724	17,121	131,313
Ohio Farmers Indem.	781,183	232,496	492,071	115,328	42,347	4,671	—	—	9,129
Peerless Cas.	129,821	37,645	42,627	2,689	—	439	—	3,826	193
Penna. Cas.	356,870	194,131	237,748	121,592	1,895	232	—	—	—
Pa. Mfrs. Assn. Cas.	13,148	1,244	8,681</						

Other Casualty Business in Ohio in 1941

(CONT'D FROM PRECEDING PAGE)

ACCIDENT & HEALTH		Prems.	Losses	Prems.	Losses
Aet. & Cas.	\$ 2,442	\$ 2,207	Western Cas. & Sur.	213	\$ 7
Aetna Cas.	1,256	2,357	Western Res. Mut. Cas.	1,077	
Aetna Life	1,912,346	1,222,473	Wolverine	15,928	5,358
Allegheny Mut. Cas.	29,247	12,239	Woodmen Acci.	150,386	72,028
Alliance Life	878	20	Woodmen Cent. Health	32,309	17,029
Amer. Cas.	12,118	2,595	World	190,620	24,558
Amer. Employ.	3,877	522	Yorkshire Indem.	1,220	15
Amer. Life & Acci.	204,041	64,404	Zurich	98,478	63,033
Amer. Motorists	898	273	Total, 1941	\$19,540,559	\$9,459,606
Amer. Mut. Liab.	153	.....	Total, 1940	16,178,197	8,526,654
Amer. Reins.	109	109			
Amer. Surety	587	4,019			
Associated Ind.	17	.....		
Bankers Indem.	18,516	5,243			
Atlantic	1,313	9			
Beacon Mut. Ind.	29,748	6,152			
Ben. Assn. Ry. Employ.	395,537	252,767			
Business Men's Assur.	102,243	34,762			
Celina Mut. Cas.	9,662	2,275			
Central Assur.	137,909	46,467			
Central Surety	345	.....		
Century Indem.	12,719	5,941			
Columbia Cas.	5,463	1,980			
Columb. Natl. Life	2,503	1,424			
Columbus Dispatch	83,866	67,292			
Columbus Mut. Life	147,217	89,544			
Commercial Cas.	178,854	57,318			
Conn. General Life	277,770	140,556			
Continental Assur.	55,258	28,288			
Continental Cas.	583,996	316,902			
Craftsman	28,286	11,670			
Dearborn Natl. Cas.	264	.....		
Eagle Indem.	7,214	3,380			
Educators	2,474	.....		
Employ. Liab.	19,870	7,831			
Employ. Reins.	28,598	9,156			
Equit. Life, N. Y.	970,478	522,744			
Europe. Gen. Re.	58,087	17,150			
Excess	13	.....		
Farm Bur. Mut. Auto. O.	142,075	32,656			
Federal Life, Ill.	30,837	10,769			
Federal L. & C.	106,381	27,335			
Fidelity H. & Cas.	106,381	31,464			
Fireman's Fund Indem.	27,989	12,073			
General Cas.	81,531	43,685			
General Acci.	61,109	28,686			
General Amer. Life	27,203	11,367			
General Cas., Wash.	182	.....		
General Reins.	25,858	10,558			
Glens Falls Ind.	15,558	3,328			
Globe Cas.	30,701	7,989			
Globe Indem.	30,236	11,416			
Grange Mut. Cas.	944	1,376			
Great Amer. Indem.	13,961	6,431			
Great Northern Life	90,600	40,934			
Hartford Acci.	42,405	11,806			
Home Ind.	7	.....		
Hoosier Cas.	140,268	51,870			
Ill. Bankers Life	60,467	16,064			
Income Guar.	68,653	25,668			
Indem. No. Amer.	47,584	13,694			
Inter-Ocean Cas.	236,946	101,934			
Inter-St. Bus. Men's	14,224	4,145			
John Hancock Mut.	170,670	81,203			
Kemha Mut.	84,375	83,760			
Kentucky C. L. & A.	434,502	503			
Liberty Mut.	1,737	.....		
London Guar.	4,796	1,331			
London & Lanc.	8,919	5,963			
Loyal Protective	123,582	36,001			
Lumberm. Mut. Cas.	15,004	2,847			
Mammoth L. & A.	65,059	18,677			
Mfrs. Cas.	173	.....		
Maryland Cas.	80,364	32,401			
Mass. Bonding	64,665	29,322			
Mass. Cas.	29,168	9,682			
Mass. Indem.	163,462	47,676			
Mass. Protective	553,047	289,605			
Mercer Cas.	9,968	1,511			
Merch. Indem.	569	16			
Metro. Cas.	51,186	13,948			
Metropolitan Life	3,591,733	2,055,473			
Mich. Life	40,315	16,035			
Mich. Mut. Liab.	3,916	2,782			
Monarch Life	140,741	56,141			
Motorists Mut.	56,273	20,951			
Mut. Benefit H. & A.	84,411	41,746			
National A. & H. Pa.	51,350	17,417			
National Cas.	223,824	162,231			
National L. & A.	470,670	211,276			
Nat'l Masonic Prov.	106,805	44,511			
New Amsterdam	26,462	7,414			
No. Amer. Accid.	320,737	100,433			
Norwich Union	1,849	2,819			
Occidental Ind.	3,360	89			
Occidental Life	11,267	4,165			
Ocean Acci.	25,885	6,376			
Ohio Cas.	53,972	11,409			
Ohio Farmers Ind.	31,348	2,355			
Ohio State Life	42,855	22,644			
Old Line Life	300	120			
Pacific Mut. Life	378,482	235,571			
Pan-Amer. Life	303	21,674			
Paul Revere Life	77,818	6,148			
Peerless Cas.	4,556	1,847			
Pennsylvania Cas.	4,439	1,097			
Pioneer Mut. Cas.	950	10			
Preferred Acci.	22,956	5,852			
Prog. Mut.	17,834	3,456			
Protective Indem.	1,246	111			
Prov. L. & A.	143,215	54,927			
Prudential	667,970	383,843			
Reliance Life	6,262	20,874			
Republic Mut.	8,183	1,915			
Royal Indem.	15,525	5,645			
St. Paul Merc. Ind.	7,692	593			
Shelby Mut. Pl. G.	7,240	811			
Standard Acci.	41,604	21,855			
Standard Sur. & Cas.	194	.....		
State Auto. Mut.	143,973	40,174			
Sun Indem.	21,560	4,280			
Travelers	1,479,308	715,358			
Union Nat. Life	47,359	19,208			
United, Ill.	266,860	71,908			
United Benefit Life	15,400	5,616			
United Com. Trav.	124,362	73,430			
U. S. Cas.	27,994	23,474			
U. S. F. & G.	39,578	15,030			
U. S. Guar.	2,515	48			
U. S. Mut. Ben.	44,205	22,290			
Utica Mutual	25	.....		
Utilities	4,047	.....		
Wash. Natl.	628,215	269,103			

To File Briefs in Assessment Suit

MADISON, WIS.—Following a hearing in Dane county circuit court to require Commissioner Duel to show cause why his assessment for \$490,000 against policyholders of the defunct Wisconsin Mutual of Madison should not be set aside, Judge Hoppmann asked attorneys for the policyholders protective committee and counsel for Commissioner Duel to file briefs.

Commissioner Duel recently advised the policyholders not to participate in legal action instituted by the protective committee, stating he believed the 100 percent assessment against policyholders would be upheld. Department counsel declared at the court hearing that the order of assessment was made by the court at the request of the department and was legal.

Judge Hoppmann stated in court that neither the commissioner nor himself were interested in the amounts of the assessment or outcome of the proceedings, except as to comply with the law.

STEAM BOILER, ENGINE & MACHINERY

Prems.	Losses	Prems.	Losses		
Aetna Cas.	\$ 2,442	\$ 2,207	Western Cas. & Sur.	213	\$ 7
Aetna Cas.	1,256	2,357	Wolverine	15,928	5,358
Aetna Life	1,912,346	1,222,473	Woodmen Acci.	150,386	72,028
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General Cas.	27,203	11,367			
General Reins.	25,858	10,558			
Glens Falls Ind.	15,558	3,328			
Globe Cas.	30,701	7,989			
Globe Indem.	30,236	11,416			
Grange Mut. Cas.	944	1,376			
Great Amer. Indem					

COMPANIES

United Pacific Adopts New System; to Move to Tacoma

SEATTLE.—United Pacific is streamlining its home office and field set up by establishment of a new unit and departmental system. The home office will be moved to Tacoma some time this year.

Elizabeth Miller, veteran home office casualty underwriter, has been appointed manager of Unit No. 1, having jurisdiction over western Washington, including Seattle. On June 1, William Yerkes, at present manager at Salt Lake City, will return to the home office to assume management of Unit No. 2, which embraces eastern Washington, Oregon, Idaho, Utah and British Columbia.

Langtry Is Manager

Russell Langtry, formerly special agent at Los Angeles, has been advanced to manager of the southern California department.

Val T. Webber, home office automobile underwriting manager, is being transferred to Salt Lake City to succeed Mr. Yerkes. He will also supervise southern Idaho.

The United General Agency, fire general agency affiliate of United Pacific, is being placed under the management of Chester F. Hill, who has been with the organization five years. Assisting Mr. Hill as field man are E. R. Hogg and Mark Survey.

Maryland Casualty Clarifies Home Office Sale Report

Baltimore newspapers last week carried a story reporting that negotiations had been carried on by the federal government for the purchase of the Maryland Casualty home office buildings for use by the Social Security Board.

In connection with the report the following statement to the company's employees was issued by Edward G. Lowry, Jr., senior vice-president:

"This company would not consider the sale of these buildings except on terms and conditions which would first allow it to establish itself in other comparable quarters in Baltimore under conditions which would not in any manner interfere with its continued full, efficient operation."

"No proposals have as yet been made to the company which meet these conditions. Nor are there any present indications that such a proposal will be made in the future."

Empire Mutual Deficit \$74,000

Empire Mutual of Chicago which has been placed in liquidation by order of the superior court of Cook county, was formed Dec. 1, 1936, under the name of Central Mutual of Illinois. As of Dec. 31, 1940, it reported assets of \$212,507, premium reserve \$54,889, loss reserve \$85,973, surplus \$33,339, premiums written \$164,881, losses paid \$84,781, expenses \$89,763. It had passed through the hands of several managements. The bill for receivership sets forth assets at \$174,083 and liabilities exceeding assets by \$74,421 including in the liabilities minimum statutory surplus of \$33,333. Policyholders are subject to an assessment in the amount of one additional annual premium.

Fred F. Husum had been president of Empire Mutual recently. The company operated in Illinois and Michigan, writing automobile insurance.

Commissioner Berry of Michigan has petitioned Ingham county circuit court at Lansing for appointment of a liquidator in Michigan. A hearing has been set for April 18. The Michigan premiums have amounted to about \$50,000.

American Casualty of Reading, has been licensed in Minnesota.

PERSONALS

Edward A. Fenn of Hartford Accident's Chicago office has practically recovered from a long siege of inflammatory rheumatism. Mr. Fenn was in the hospital for a time, but now is at home and will shortly return to the office.

George F. Avery, assistant manager of United States Fidelity & Guaranty in Pittsburgh, was honored on his 20th an-

niversary with the company. A. A. Hawthorne was general chairman. George Davidson presented him a radio from the office agents, and A. C. Supplee, Pittsburgh manager, a traveling bag from the home office and management.

W. E. Shiehls, who retired about 10 months ago as Los Angeles manager of Travelers, just can't remain idle. Governor Olson has appointed him state property officer. He will have charge of distribution and accounting for \$20,-

000,000 worth of civilian defense equipment, consisting of gas masks, helmets, arm bands, fire fighting equipment and other defense items.

Ray B. Wandel, manager of the casualty department of the Travelers' branch office at Scranton, Pa., died.

He joined Travelers as casualty special agent out of Reading, and in 1923 he was placed in charge of casualty business there. When the Scranton office was established in 1926, he was made casualty manager.



YOU'RE HIS DOCTOR !

(Portrait of a motorist who has just shattered the windshield of his car.)

Many of your policyholders are in this fellow's frame of mind when they call you about an accident. You're the Doctor for all of the mishaps and unexpected things that happen to a motorist's car. And your company's reputation is at stake every time that you are called upon for help. It's your responsibility to assist every customer so thoughtfully that . . .

YOUR GOOD SERVICE MAKES HIM FEEL LIKE THIS TOWARD YOU



When a policyholder calls your office and advises you of a damaged pane of glass in his car...when you suggest that he have the replacement made at an authorized Libbey-Owens-Ford Dealer...don't lose the opportunity of impressing upon him that this suggestion will assure complete satisfaction.

Remind him that there is more than one kind of safety glass...that for greater driving safety, glass must have high strength and, at the same time, provide clearer vision with maximum freedom

from distortion. Libbey-Owens-Ford Safety Plate Glass is *that* kind of glass.

Remind him also that glass must be properly installed; cut without chipping, edges "seamed", frames cleaned and straightened to avoid binding. Tell him that the L.O.F Authorized Dealer is instructed and equipped to do *that* kind of work.

Do this and you will have made a priceless investment in good will. Libbey-Owens-Ford Glass Company, 1148 Nicholas Building, Toledo, Ohio.



LIBBEY-OWENS-FORD GLASS COMPANY
HI-TEST *Safety Plate* GLASS

Casualty Net Premiums and Paid Losses in 1941 in IOWA

	Total	Auto.	Liab.	Other	Liab.	Work.	Comp.	Fidelity-Surety	Plate	Glass	Burglary-Theft	Prop. D. & Coll.
	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.	Prem.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Accident & Cas.	7,360	1,430	2,237	1,163	241	1,218	547	443	511	148	695	20
Aetna Cas.	220,556	70,310	51,659	20,913	26,845	2,822	35,795	17,627	62,561	14,930	5,918	3,322
Aetna Life	220,491	101,587	7	1,113	130	13,423	1,660	—	—	—	—	—
Allied Mut Casualty	88,213	334,369	310,392	101,856	8,113	—	—	—	—	—	—	—
Allstate	16,031	4,763	11,431	2,522	—	—	—	—	—	—	—	348,310
Amer. Auto	79,050	35,520	56,114	21,738	117	—	—	—	—	—	—	4,599
Amer. Cas.	14,597	10,397	2,583	1,979	1,389	2,974	7,930	2,999	—	364	133	22,817
Amer. Credit Indem.	16,085	2,844	—	—	—	—	—	—	—	—	282	1,217
Amer. Employ.	45,699	15,611	10,359	2,179	6,525	217	12,619	9,928	2,732	912	998	150
Amer. Farm. Mut.	131,190	31,674	67,964	17,549	—	—	—	—	—	—	—	42
Amer. Guar. & Liab.	2,544	—	—	—	—	—	—	469	215	—	—	49,795
Amer. Mutual	180,282	74,820	9,300	275	—	—	—	—	—	—	—	12,73
Amer. Mut. Liab.	219,061	106,538	19,009	24,793	13,584	795	160,570	68,352	12,334	1,500	—	11,09
Amer. Reins.	16,341	2,379	1,696	—	1,923	—	3,725	—	7,807	2,343	7	36
Amer. Republic	52,211	12,052	—	—	—	—	—	—	—	—	1,309	187
Amer. States	175	207	69	—	—	—	—	—	—	—	—	—
Amer. Surety	218,899	19,122	12,935	4,951	7,671	1,932	7,973	1,956	173,369	6,359	3,319	1,624
Anchor Cas.	113,858	55,569	34,424	11,018	2,203	285	18,202	10,219	—	—	1,310	586
Arex Indem.	2,478	996	411	350	626	35	1,095	430	—	—	—	40
Assoc. Indem.	652	59	—	—	573	59	—	66	—	—	12	—
Bankers Indem.	3,233	8,879	925	4,975	423	—	—	—	—	—	—	228
Car & General	8,684	1,382	4,320	193	113	150	892	60	250	—	710	150
Cas. Recip. Ex. Mo.	28,852	16,759	12,125	6,126	769	64	10,736	4,978	—	33	—	—
Central States Mut.	129,083	53,359	33,891	6,622	—	—	—	—	—	—	—	62,081
Central Surety	78,178	36,131	15,062	7,640	6,603	253	26,132	18,182	13,239	—468	6,959	3,948
Century Indem.	18,585	—534	3,299	625	1,318	—	2,264	1,073	7,396	—3,234	194	22
Columbus Cas.	71,858	11,749	4,571	208	8,683	500	16,230	8,623	4,484	—127	1,688	540
Commercial Cas.	20,159	2,022	9,245	477	1,453	32	33	—	2,382	—1397	576	1,091
Connecticut Indem.	8,119	3,332	5,691	1,991	—	—	—	—	—	—	—	756
Continental Cas.	400,421	178,213	45,749	14,269	17,149	2,190	43,904	29,646	35,073	16,913	4,331	1,371
Eagle Indem.	45,392	11,781	11,779	3,946	6,103	1,894	9,678	2,801	3,716	—20	2,552	613
Economy Auto	33,807	8,546	15,081	1,636	—	—	—	—	—	—	4,691	38
Employ. Liab.	98,065	45,947	16,465	7,455	14,878	1,352	36,727	29,279	3,035	376	1,638	444
Employ. Mu. Cas. Ia.	1,449,951	653,512	235,158	126,833	87,834	5,221	718,564	350,983	—	4,468	1,533	—
Employ. Mu. L. Wis.	34,281	147,383	20,912	6,550	31,676	4,230	268,750	123,776	—	216	374	110
Europ. Gen. Reins.	172,590	45,763	121,198	40,578	9,280	—	15,477	92	11,814	423	53	2,503
Excess	66,859	11,559	8,887	3,367	3,033	13	1,526	—	29,948	3,411	—	10,853
Farmers Auto. Cal.	184,196	72,306	63,842	20,909	—	—	—	—	—	—	—	84,359
Farmers Mut. Hall.	203,786†	97,271†	—	—	—	—	—	—	—	—	—	41,321
Farm. Un. M. A. Ia.	221,397†	82,699‡	91,592	28,292	—	—	—	—	—	—	—	89,627
Fidelity & Cas.	411,206	127,912	69,747	31,370	44,425	7,917	93,168	57,794	97,404	11,097	9,067	3,068
Fireman's Fund Ind.	138,706	10,538	—	—	—	—	—	—	130,842	9,709	890	73
General Acci.	43,325	15,004	12,256	4,212	6,394	106	10,462	6,876	—	1,103	184	94
General Cas. Wash.	34,962	12,399	21,713	5,877	953	—	155	23	300	475	189	237
General Cas. Wis.	4,250	4,416	1,344	2,007	—	—	—	—	—	—	—	1,017
General Reins.	105,911	21,254	47,764	12,515	2,684	450	3,818	—	41,069	6,678	115	27
Glen Falls Indem.	36,249	53,167	3,224	45	4,018	62	4,400	1,156	12,009	47,000	1,121	479
Globe Indem.	100,888	52,087	34,438	25,669	14,236	2,109	21,885	15,092	5,411	339	1,191	839
Great Amer. Indem.	26,910	6,955	11,559	8,887	3,367	3,033	1,526	—	29,948	3,411	—	5,514
Iowa Hdwe. Mut. Cas.	6,757	3,700	3,216	2,700	2,052	—	—	—	—	—	—	255
Farmers Auto. Cal.	184,196	72,306	63,842	20,909	—	—	—	—	—	—	—	84,359
Farmers Mut. Hall.	203,786†	97,271†	—	—	—	—	—	—	—	—	—	41,321
Farm. Un. M. A. Ia.	221,397†	82,699‡	91,592	28,292	—	—	—	—	—	—	—	89,627
Fidelity & Deposit	411,206	127,912	69,747	31,370	44,425	7,917	93,168	57,794	97,404	11,097	9,067	3,068
Fireman's Fund Ind.	138,706	10,538	—	—	—	—	—	—	130,842	9,709	890	73
General Acci.	43,325	15,004	12,256	4,212	6,394	106	10,462	6,876	—	1,103	184	94
General Cas. Wash.	34,962	12,399	21,713	5,877	953	—	155	23	300	475	189	237
General Cas. Wis.	4,250	4,416	1,344	2,007	—	—	—	—	—	—	—	1,017
General Reins.	105,911	21,254	47,764	12,515	2,684	450	3,818	—	41,069	6,678	115	27
Glen Falls Indem.	36,249	53,167	3,224	45	4,018	62	4,400	1,156	12,009	47,000	1,121	479
Globe Indem.	100,888	52,087	34,438	25,669	14,236	2,109	21,885	15,092	5,411	339	1,191	839
Great Amer. Indem.	26,910	6,955	11,559	8,887	3,367	3,033	1,526	—	29,948	3,411	—	5,514
Iowa Hdwe. Mut. Cas.	6,757	3,700	3,216	2,700	2,052	—	—	—	—	—	—	255
Hdwe. Mut. Cas.	184,559	29,919	62,206	10,619	10,489	2,056	59,167	8,324	—	8,743	792	2,107
Hartford Acci.	39,292	160,693	97,059	54,840	44,064	7,007	108,853	57,593	58,037	3,867	3,971	1,918
Hockey Cas.	558,420	229,530	188,681	71,751	8,673	981	53,957	16,895	—	6	519	19
Home Indem.	18,324	10,846	7,568	4,866	1,579	25	—	—	3,728	3,964	1,080	336
Hoosier Cas.	61,063	27,173	20,606	8,901	—	—	—	—	—	—	—	3,173
Illinois Cas.	57,823	25,028	24,042	11,692	—	—	—	—	—	—	—	31,904
Illinois Natl. Cas.	20,738	9,897	8,508	5,131	—	—	—	—	—	—	—	9,729
Indem. No. Amer.	122,171	33,119	40,887	9,526	16,602	4,005	10,913	3,495	15,640	247	3,350	1,993
Iowa Farm. Mut.	482,449	185,121	142,452	25,794	—	—	—	—	—	—	—	10,127
Iowa Hdwe. Mut. Cas.	36,706	133,994	140,857	41,736	2,105	164	8,211	375	—	290	—	151,204
Iowa Mut. Liab.	952,268	243,038	236,370	72,686	28,978	2,510	269,842	158,222	—	6,529	2,421	274,706
Le Mars Mut.	473,779†	50,461†	49,536	20,066	—	—	—	—	—	744	96	46,981
Liberty Mutual	123,505	66,643	12,773	2,742	25,459	2,699	371,872	77,181	3,229	257	1	40
London & Lanc.	4,739	756	1,487	15	285	—	673	1,389	1,071	145	308	78
London Guar.	32,054	13,354	7,917	2,369	3,298	1,408	13,857	5,593	—	736	310	152
Lumberl. Mut. Cas.	66,450	23,501	10,024	2,947	4,936	406	39,189	18,475	1,476	19	—926	307
Mfrs. & Whrls.	7,522	2,647	2,992	1,358	679	—	—	—	—	—	—	2,754
Maryland Cas.	110,460	46,761	20,817	9,043	10,765	813	21,925	16,032	25,670	9,415	2,041	4,810
Medical Bonding	155,591	66,015	14,159	6,922	6,131	2,533	8,628	5,237	—	2,617	1,069	3,015
Mercer Cas.	46,525	25,452	17,572	11,291	553	—	—	—	—	—	—	17,593
Midwestern Cas. Ia.	4,677	11,270	2,743	19,843	—	—	—	—	—	—	—	1,595
Monarch Mut. Assn.	34,754†	18,735†	11,646	5,519	—	156	—	1,025	6	—	193	15,972
Motor Carriers Mut.	46,153	24,412	17,172	16,567	—	—	—	—	—	—	454	92
Motor Veh. Cas. Ill.	125,136	51,391	45,578	11,429	—	—	—	—	—	—	—	5,583
Mut. Fire & Tor. Ia.	83,890†	36,162†	33,849	9,626	—	—	—	—	—	—	2,016	7,254
Mutual Sur. Ia.	41,954	3,102	—	—	—	—	—	41,954	6,102	—	—	565
National Cas.	28,173	9,427	6,618	1,409	1,473	142	2,468	1,536	2,532	9	642	200
National Surety	130,562	13,351	1,824	1,940	4,804	3,306	40,340	18,117	103,586	5,540	859	279
New Amsterdam	30,420	2,072	1,767	423	1,150	119	261	44	26,559	909	713	155
New York Cas.	34,597	44,928	3,859	—	—	—	—	—	—	—	—	188
No. Cen. M. A. Assn.	103,927	27,155	66,826	13,987	—	—	—	—	—	—	—	68,395
No. Mut. Bond. Ia.	871,851	403,432	360,791	105,341	—	—	—					

*Includes totals in classes shown in accompanying totals and auto fire, theft, etc., of full cover companies.

Does not include fire, tornado and hail.

d tornado. †Does not include fire, tornado, extended coverage and cargo
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Other Iowa Casualty Business

(CONT'D FROM PRECEDING PAGE)

ACCIDENT & HEALTH

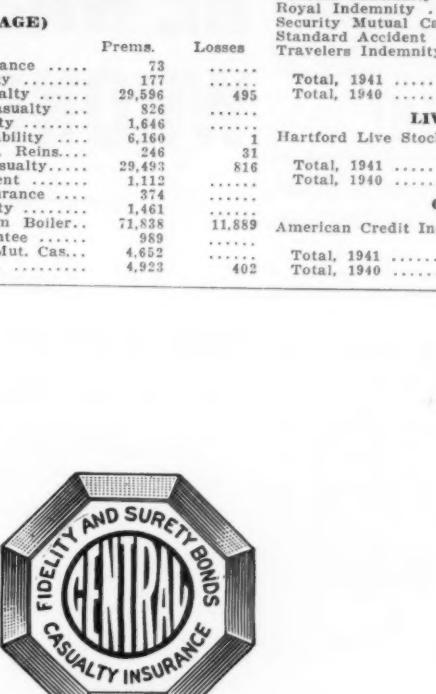
	Prem.	Losses	Amer. Reinsurance	Prem.	Losses	Ocean Accident	Prem.	Losses	SPRINKLER LEAKAGE
Accident & Casualty.....	\$ 51	.....	Arex Indemnity	73	.....	874	1,474	.....	Prems. Losses
Aetna Casualty.....	453	\$ 91	Columbia Casualty	177	.....	351	.....	Aetna Casualty	\$ 736 \$ 736
Aetna Life.....	220,484	101,587	Continental Casualty	29,596	495	1,086	766	Indemnity of N. A.	202 202
Alliance Life.....	2,889	749	Eagle Indemnity	826	.....	Security Mutual Cas.	45	Maryland Casualty	146 367
American Casualty.....	829	463	Employers Liability	1,646	.....	Standard Accident	3,107	Total, 1941	\$ 1,084 \$ 367
American Employers.....	2,714	474	Fidelity & Casualty	6,160	1	Total, 1940	13,369	Total, 1940	\$ 924 \$ 367
American Republic, Ia.	50,902	11,865	General Accident	29,493	31	Hartford Live Stock	230,155	.....	.....
American Reinsurance.....	18	.....	General Reinsurance	1,112	.....	Total, 1941	17,128	.....	.....
American Surety.....	67	43	Globe Indemnity	374	.....	Total, 1940	10,947	.....	.....
Anchor Casualty.....	297	30	Hartford Steam Boiler	1,461	.....	LIVE STOCK	21,740	.....	.....
Assoc. Hosp. Serv.....	72,489	42,247	London Guaranteee	71,838	11,889	Total, 1941	37,467	.....	.....
Bankers Life.....	208	.....	Lumbermen's Mut. Cas.	989	.....	Total, 1940	24,625	.....	.....
Ben. Ry. Employ.....	172,045	84,334	Maryland Cas.	4,652	.....	CREDIT	18,810	.....	.....
Business Men's Assur.....	48,471	20,661	4,923	402	.....	Total, 1941	16,042	.....	.....
Central Surety.....	646	.....	402	.....	.....	Total, 1940	22,261	.....	.....
Century Indemnity.....	2,002	257	.....	.....	.....	Total, 1941	1,084	.....	.....
Columbia Casualty.....	3,056	224	.....	.....	.....	Total, 1940	924	.....	.....
Columbia Mutual Life.....	6,327	1,646	.....	.....	.....	.....	.....	.....	.....
Columbian Nat'l. Life.....	7,523	2,195	.....	.....	.....	.....	.....	.....	.....
Combined Casualty.....	12,910	51	.....	.....	.....	.....	.....	.....	.....
Commercial Casualty.....	3,798	769	.....	.....	.....	.....	.....	.....	.....
Conn. Gen. Life.....	20,353	8,164	.....	.....	.....	.....	.....	.....	.....
Continental Assur.....	6,598	2,437	.....	.....	.....	.....	.....	.....	.....
Continental Cas.....	226,884	103,524	.....	.....	.....	.....	.....	.....	.....
Craftsman.....	34,746	15,618	.....	.....	.....	.....	.....	.....	.....
Eagle Indemnity.....	176	1	.....	.....	.....	.....	.....	.....	.....
Employers Liability.....	7,421	2,064	.....	.....	.....	.....	.....	.....	.....
Employees Mut. Benefit.....	8,529	4,232	.....	.....	.....	.....	.....	.....	.....
Employers Mutual Cas.....	27,216	3,691	.....	.....	.....	.....	.....	.....	.....
Employers Reinsur.....	10,595	4,260	.....	.....	.....	.....	.....	.....	.....
Equitable Life, N. Y.....	75,008	45,650	.....	.....	.....	.....	.....	.....	.....
European Gen. Re.....	9,335	3,870	.....	.....	.....	.....	.....	.....	.....
Federal Life, Ill.....	107,534	50,545	.....	.....	.....	.....	.....	.....	.....
Federal Life & Cas.....	2,716	732	.....	.....	.....	.....	.....	.....	.....
Fidelity & Cas.....	18,623	6,159	.....	.....	.....	.....	.....	.....	.....
Fireman's Fund Ind.....	2,180	363	.....	.....	.....	.....	.....	.....	.....
General Accident.....	4,413	819	.....	.....	.....	.....	.....	.....	.....
General American Life.....	4,702	3,664	.....	.....	.....	.....	.....	.....	.....
General Casualty, Wash.....	411	.....	.....	.....	.....	.....	.....	.....	.....
General Reinsurance.....	5,327	1,534	.....	.....	.....	.....	.....	.....	.....
Glens Falls Indem.....	7,479	4,205	.....	.....	.....	.....	.....	.....	.....
Globe Indemnity.....	1,517	761	.....	.....	.....	.....	.....	.....	.....
Great American Indem.....	1,898	396	.....	.....	.....	.....	.....	.....	.....
Great Northern Life.....	61,936	22,602	.....	.....	.....	.....	.....	.....	.....
Hartford Accident.....	13,331	7,457	.....	.....	.....	.....	.....	.....	.....
Hawkeye Casualty.....	1,457	200	.....	.....	.....	.....	.....	.....	.....
Hoosier Casualty.....	14,915	5,066	.....	.....	.....	.....	.....	.....	.....
Ill. Bankers Life.....	9,307	2,717	.....	.....	.....	.....	.....	.....	.....
Indemnity of N. A.....	9,284	4,193	.....	.....	.....	.....	.....	.....	.....
Inter-Ocean Cas.....	1,545	273	.....	.....	.....	.....	.....	.....	.....
Interstate Bus. Men's.....	73,364	40,506	.....	.....	.....	.....	.....	.....	.....
Iowa High School.....	24,137	14,513	.....	.....	.....	.....	.....	.....	.....
Iowa Mutual Liab.....	12,444	2,884	.....	.....	.....	.....	.....	.....	.....
Iowa State Trav. Men's.....	718,752	478,533	.....	.....	.....	.....	.....	.....	.....
John Hancock M. L.....	45,758	22,668	.....	.....	.....	.....	.....	.....	.....
Liberty Mut.....	21	.....	.....	.....	.....	.....	.....	.....	.....
London Guarantee.....	1,168	454	.....	.....	.....	.....	.....	.....	.....
London & Lancashire.....	81	11	.....	.....	.....	.....	.....	.....	.....
Loyal Protective.....	30,578	12,523	.....	.....	.....	.....	.....	.....	.....
Lumberm. Mutl. Cas. III.....	709	.....	.....	.....	.....	.....	.....	.....	.....
Maryland Casualty.....	10,490	2,642	.....	.....	.....	.....	.....	.....	.....
Mass. Bonding.....	31,737	15,614	.....	.....	.....	.....	.....	.....	.....
Mass. Indemnity.....	822	164	.....	.....	.....	.....	.....	.....	.....
Mass. Protective.....	300,854	148,252	.....	.....	.....	.....	.....	.....	.....
Mercer Casualty.....	702	13	.....	.....	.....	.....	.....	.....	.....
Metropolitan Casualty.....	2,079	174	.....	.....	.....	.....	.....	.....	.....
Metropolitan Life.....	136,999	74,850	.....	.....	.....	.....	.....	.....	.....
Midwest Life.....	2,746	.....	.....	.....	.....	.....	.....	.....	.....
Mid-western Casualty.....	44,778	18,718	.....	.....	.....	.....	.....	.....	.....
Monarch Life.....	71,700	40,917	.....	.....	.....	.....	.....	.....	.....
Mutual Ben. H. & A.....	565,731	293,336	.....	.....	.....	.....	.....	.....	.....
Natl. Ben. Acci. Assn.....	22,171	4,288	.....	.....	.....	.....	.....	.....	.....
National Casualty.....	11,740	4,962	.....	.....	.....	.....	.....	.....	.....
National Travelers.....	134,376	59,579	.....	.....	.....	.....	.....	.....	.....
New Amsterdam Cas.....	976	369	.....	.....	.....	.....	.....	.....	.....
No. American Accident.....	134,498	50,233	.....	.....	.....	.....	.....	.....	.....
Occidental Indemnity.....	1,716	196	.....	.....	.....	.....	.....	.....	.....
Occidental Life.....	27,949	10,150	.....	.....	.....	.....	.....	.....	.....
Ocean Accident.....	2,948	525	.....	.....	.....	.....	.....	.....	.....
Ohio Casualty.....	5,358	365	.....	.....	.....	.....	.....	.....	.....
Old Line Life, Wis.....	206	572	.....	.....	.....	.....	.....	.....	.....
Pacific Mutual Life.....	75,870	60,342	.....	.....	.....	.....	.....	.....	.....
Paul Revere Life.....	67,666	28,369	.....	.....	.....	.....	.....	.....	.....
Peerless Casualty.....	90	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix Indemnity.....	1,201	.....	.....	.....	.....	.....	.....	.....	.....
Pioneer National Cas.....	13,273	6,236	.....	.....	.....	.....	.....	.....	.....
Policyholders Mutual Cas.....	9,965	3,362	.....	.....	.....	.....	.....	.....	.....
Postal Life & Cas.....	32,095	8,801	.....	.....	.....	.....	.....	.....	.....
Preferred Accident.....	21,627	4,845	.....	.....	.....	.....	.....	.....	.....
Protective Indemnity.....	280	161	.....	.....	.....	.....	.....	.....	.....
Provident Life & Acci.....	89,625	32,644	.....	.....	.....	.....	.....	.....	.....
Prudential.....	49,131	31,561	.....	.....	.....	.....	.....	.....	.....
Reliance Life.....	1,939	127	.....	.....	.....	.....	.....	.....	.....
Royal Indemnity.....	769	1,171	.....	.....	.....	.....	.....	.....	.....
St. Paul-Merc. Ind.....	951	43	.....	.....	.....	.....	.....	.....	.....
Sentinel.....	17,131	10,604	.....	.....	.....	.....	.....	.....	.....
Standard Accident.....	7,145	2,145	.....	.....	.....	.....	.....	.....	.....
Sun Indemnity.....	1,394	118	.....	.....	.....	.....	.....	.....	.....
Travelers.....	517,489	296,758	.....	.....	.....	.....	.....	.....	.....
United Benefit.....	1,693	550	.....	.....	.....	.....	.....	.....	.....
Utilities.....	44	.....	.....	.....	.....	.....	.....	.....	.....
U. S. Casualty.....	1,762	586	.....	.....	.....	.....	.....	.....	.....
U. S. F. & G.....	15,764	5,433	.....	.....	.....	.....	.....	.....	.....
U. S. Guarantee.....	992	.....	.....	.....	.....	.....	.....	.....	.....
Washington National.....	192,066	87,012	.....	.....	.....	.....	.....	.....	.....
Western C. & S.....	613	132	.....	.....	.....	.....	.....	.....	.....
Yorkshire Indemnity.....	25	.....	.....	.....	.....	.....	.....	.....	.....
Woodmen Accident.....	101,320	54,179	.....	.....	.....	.....	.....	.....	.....
World.....	253	.....	.....	.....	.....	.....	.....	.....	.....
Zurich.....	45,506	20,455
Total, 1941.....	\$4,987,162	\$2,526,608
Total, 1940.....	4,547,944	2,331,089

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Prem.</th

E. C. Stone Weighs Hill Plan

(CONTINUED FROM PAGE 21)

the amount he received by way of commission. He can earn his commissions only to the extent and so long as he can demonstrate to his customer that the latter is getting his money's worth, the amount of commission paid generally representing the difference in price between stock insurance and other. He pointed out that in other professions, different fees are charged. Some professional men get more than others but those that do charge the larger amount cannot continue to get it unless they are worth more by reason of extra experience, greater skill or more ability. The same reasoning must apply to the stock insurance adviser, he said. The public will always determine whether it is getting its money's worth from the agents.

Refers to Hill Plan

Mr. Stone spoke of the so-called Hill plan in the United States for writing insurance in connection with cost plus a fixed fee contracts for the army and navy departments. The insurance companies are called upon to make their price for what they perform and give, there being included nothing by way of commissions. The government then sees that an insurance adviser is appointed who is usually an insurance agent or broker and who works for a separate fee. That fee is ultimately paid by the government in addition to the cost of the services and security afforded by the insurance companies.

It is interesting to wonder whether the time has come to put this principle into practice upon other than government projects, he said. "Whether that practice will be kept up in the days to come is a problem right in the laps of the agents themselves to decide," he asserted.

If it can be said of an agent that he is trying to serve two masters, his company and his customer, he will conclude he can better serve his customer by being purely an adviser for him, as is the attorney for his client. In such a case he would be paid a reasonable amount for his service and would not have his remuneration included in an over all price charged by the company. Here is something for all agents and brokers carefully to consider, Mr. Stone said. It may well be that producers may believe it wise for them to secure from the insurance company a price for the services and security which the company alone will give and perform and see to it that the producer, as adviser, gets his payment separately.

Still it may be the agent, at least, as distinguished from the broker, will desire to look upon himself as a salesman for his stock company but bound to give some real service to his customer as a part of the sale. Such a salesman, giving real service after the sale is made, well may take payment by way of commission.

There surely will be a place in the future, according to Mr. Stone, based entirely on the value of the services rendered, for what he calls the "counselor-at-insurance," on the one hand and for the modern salesman on the other. So long as there is a place for either as well as so long there is a place for the stock company, the latter should and must work with both, thus continuing, in effect, in every proper way the American agency system.

The great lesson of service is a most important one. It must be learned and

remembered, he said. If agents do competently and adequately give good service and advice, they have every reason to believe that they will have a place in the future order of things.

ACCIDENT

Announce Conference Home Office Management Program

Increasing interest is being displayed by all insurance companies in personnel problems and conservation of materials used by home offices due to the war. These and other related problems will be discussed at the home office management session at the annual meeting of the Health & Accident Underwriters Conference in Kansas City, May 25-28.

E. A. McCord, Illinois Mutual Casualty, chairman of home office management committee of the conference, has drafted a program for this session consisting of the following topics and discussions: "Home Office Personnel Replacements," L. D. Ramsey, Business Men's Assurance; "Conservation of Materials and Office Equipment," Kenneth O'Connor, Maccabees; "Handling Applications," E. A. Long, Mutual Benefit Health & Accident; "Handling Records," H. W. Hobart, Ministers Life & Casualty.

Moore, Case General Agent for United Benefit

Moore, Case, Lyman & Hubbard, Chicago general agency, has been appointed general agent for the health and accident department of the United Benefit Life. With the added facilities, an entirely new department known as the disability division has been created. Under the direction of R. B. Kegley,

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manager accident department, the disability division is managed by J. Emerson Goodrich. Mr. Goodrich goes with Moore, Case after many years' successful experience in merchandising this type of coverage with United Benefit Life in Chicago. His duties included recruiting and training agents, assisting brokers and production.

The new disability division offers a complete line of individual health, accident and hospital policies. Moore, Case will pay all claims by draft from its office.

Oklahoma Requires Pro Rata Refund Rider on All Policies of Service Men

Companies writing accident and health insurance are somewhat concerned over a ruling of the Oklahoma department which requires the attachment to all policies now in force as well as those to be issued hereafter of an endorsement requiring pro rata return of any premium paid "for any period not covered by the policy by reason of military, naval or air service for a country at war," on request of the insured.

To carry out the requirement in regard to existing policyholders, it would be necessary to send registered letters to every policyholder in Oklahoma. Efforts are being made to secure the elimination of this provision.

Practically all of the companies are continuing coverage of men in service while in the continental United States and in some cases in Canada, except for injuries sustained by an act of war, so that there is no real suspension of coverage on account of service. There have been some requests for pro rata cancellation where the insured has been assigned for service outside of the United States, which usually are granted without any question.

The order does not apply to disability and accidental death benefits which are a part of life insurance policies.

Give Report on Plain Dealers

The Illinois department has released the report of an examination of Plain Dealers Mutual Casualty of Chicago which is affiliated with Central Life of Illinois. As of Dec. 31, 1941, assets were \$65,033 and there was a surplus of \$51,876. The examiners state that operating losses of the past two years have been offset by investment gains and contributions to surplus resulting from the issuance of guaranty fund certificates. Such certificates issued during 1941 totaled \$45,041; the aggregate amount outstanding is \$77,612. Policyholders claims appear to have been settled in a prompt and equitable manner and the available cash funds are adequate for current requirements. H. A. Pierce is president, S. B. Bradford is vice-president and L. J. Lehane is secretary. The officers serve without compensation.

During 1941 premiums amounted to \$57,706, total income \$105,853. Loss payments totaled \$10,813 and total disbursements were \$53,826.

To Combat Government Plans

SAN FRANCISCO—At the April meeting of the Accident & Health Managers Club of San Francisco the groundwork was laid for development of a state-wide committee to organize opposition to any future efforts to place either the federal or state governments in the accident and health business through adoption of compulsory health insurance laws.

George W. Kemper, superintendent of the accident and health department of Fireman's Fund Indemnity, has been

asked to serve on a special committee being organized for the same purpose on a nation-wide basis.

Beneficial to Increase Capital

LOS ANGELES—Commissioner Caminetti has granted the application of Beneficial Casualty for permission to increase its capital stock by \$100,000 to \$305,000. It is understood that the new capital already has been subscribed by the officials of the company and will be paid in immediately. While the company is authorized to write various cas-

ualty lines, it has ceased writing anything but accident and health.

Wis. National Has Big Gains

New accident and health business of Wisconsin National Life in March increased 55.7 percent over March, 1941. New business for the first quarter is up 51.1 percent.

Premium collections increased 41.6 percent in March and 30 percent for the quarter.

G. A. L'Estrange, manager of the department, attributes most of the increase

in March to the stimulation given by Accident & Health Insurance Week.

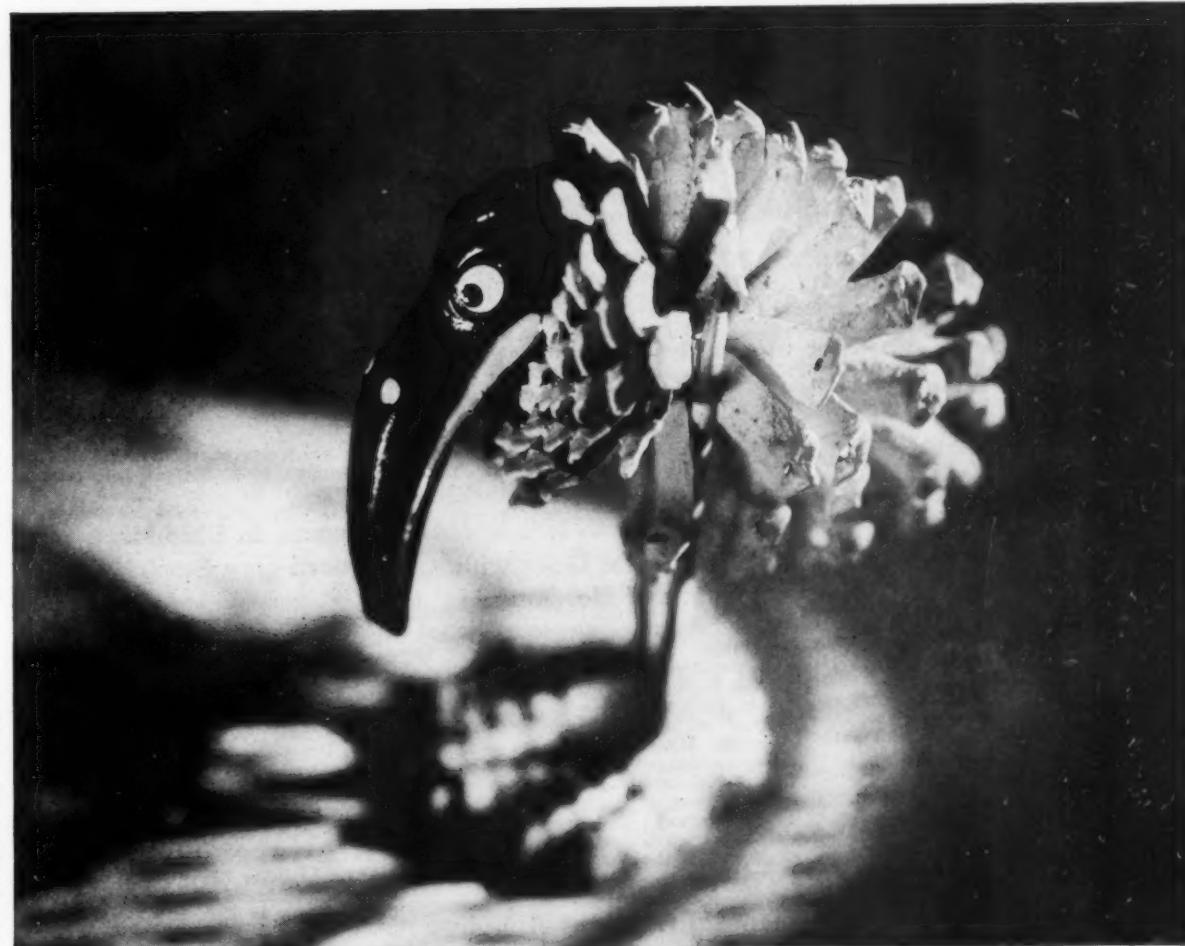
Monarch Life Managerial Rally

Twenty-one general agents of Monarch Life from the territory east of Pittsburgh gathered for a three-day meeting in Amherst, Mass., with many officials from the home office.

Mutual Benefit's Peoria Rally

The need of health and accident insurance was stressed by Dr. E. E. Ny-

"Unforeseen events . . . need not change and shape the course of man's affairs"



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THE MARYLAND

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strom at a dinner meeting in Peoria, Ill., of Peoria and Springfield agents of Mutual Benefit Health & Accident Association, sponsored by J. J. Wolsfeld, Peoria district manager.

Conviction on Claim Frauds

LOS ANGELES—Dr. Darrington Weaver, Negro physician, was convicted on 18 felony and misdemeanor charges in connection with false claims against insurance companies.

The companies involved were Mutual Benefit Health & Accident, National Life & Accident, Golden State Mutual Life and State Mutual Life, both of Los Angeles.

Dr. Weaver previously had been convicted on a narcotics selling charge and served a term in prison for that offense. Following his release, he succeeded in having his medical license restored.

Rogers Is Program Chairman

NEW YORK—Paul H. Rogers, assistant secretary of the accident department of Aetna Life, is chairman of the program committee for the annual meeting of the Bureau of Personal Accident & Health Underwriters, to be held at the Westchester Country Club, Rye, N.Y., June 4-5.

Quits Commercial, Monthly Field

National Life & Accident has discontinued writing commercial and monthly premium accident and health contracts and is now confining its activities in the accident and health field to weekly premium policies.

National Travelers Writings Up

New paid-for business of National Travelers Casualty of Des Moines in March was 75 percent over March, 1941, figure. Accident & Health Week produced the largest volume for any week in the company's history.

Bicycle Accident Deaths Up

Around 1,100 persons were killed in bicycle accidents in the U.S. in 1941, an increase of about 25 percent, Metropolitan Life's "Statistical Bulletin" reports. More than 900 of the fatalities were sustained in collisions with automobiles.

Beneficial Seeks Colo. License

Beneficial Casualty of Los Angeles has applied for entry into Colorado. Executive Vice-president J. C. Earle was in Denver recently looking over the field. The company writes accident and health insurance exclusively and has made strides in California and the state of Washington by the use of radio to get leads.

The Ohio department has been instructed to proceed with liquidation of Mutual Hospitalization Association of Cleveland. The association was unable to raise funds with which to rehabilitate.

COMPENSATION

Compensation Rates Are Reduced in Four States

NEW YORK—Revised rates for workmen's compensation insurance announced by the National Council on Compensation Insurance will become effective in the following states on the specified dates given, the changes in each case being percentage decreases from existing rates: Colorado, May 1, 3.7 percent; New Hampshire, May 31, 5.4; Maryland, June 1, 3.3, and Vermont, June 1, 3.4 percent.

Hold O. D. Hearings in Minn.

ST. PAUL—At a meeting April 10, employers of Minnesota will give their views on what broadening, if any, is warranted in the present schedule of

occupational diseases. A special interim committee of the legislature is studying the subject to get data for proposed changes in the law at the 1943 session. Representatives of workers already have appeared before the committee and recommended sweeping changes in the schedules.

Compensation Wage Limit in Mo. Causes Problem

NEW YORK—Under the Missouri law compensation insurance may not be

granted to those earning \$3,600 or more a year. This proviso, generally acceptable in normal times, prejudices the interests of many present day employees engaged in war industries and receiving compensation considerably in excess of \$3,600. To meet this condition the compensation insurers filed a memorandum with the Missouri authorities seeking authority to grant indemnity for additional wage limits. This is one of the subjects to be discussed at a hearing called by Superintendent Scheuerle of Missouri April 14.

post with Employers Liability. He is succeeded in his former position by Edgar Adams.

Bailey & Bailey of Jacksonville, Fla., southern managers of Pennsylvania Casualty, have moved into new quarters at 1100 Hendricks avenue there.

SURETY

Surety Line Takes Big Spurt

The surety business is giving a very spirited account of itself and has come out of the doldrums in decisive fashion. All of the surety departments are up to their necks in work. There are a number of very large contracts being awarded for construction of various parts of the new cantonments throughout the country and this constitutes a large part of the current surety activities. Then the surety companies notice that the government is beginning to make some heavy advance payments to contractors and suppliers and this is creating a demand for advance payment bonds in considerable number.

The work of the surety departments is complicated to a great extent by the many new requirements and procedures that are involved in handling the bonds associated with the war effort. The clerical employees who had gotten accustomed to a certain routine and could be depended upon to turn out the work with very little supervision, now have a great many points to take up with the management.

Eye Government Ban on Contract Information

LOS ANGELES—The Surety Underwriters Association of Southern California devoted an entire meeting to discussion of the problems of contractors and building material supply firms arising from the government ban on contract information. Under a Presidential order issued in February, the government now is prohibiting the general publication of information regarding contracts.

Heretofore the F. W. Dodge Corp. and several building and engineering publications have published facts about jobs in considerable detail. Some of the surety companies with offices in Washington have furnished contractors such information.

The information is still available from the government, but not to just anyone. It will be given those invited to bid on contracts, or to those desiring to make bids at a public letting, but the bidders have to go after it.

On supply contracts the government will not furnish a bidder with a detailed tabulation of bids. Heretofore a bidder has been able to get this information. If he got the contract, he could determine whether his bid was too low, in relation to the next higher bids, and adjust his next bid on that type of contract accordingly. Such information is also of interest to the unsuccessful bidders.

Large Bonds on Coast

Glens Falls Indemnity's coast department has originated a bond covering Parker-Schramm, Ertz-Burns, Lorenz Bros. and Donald M. Drake joint venture at \$5,600,000 for the construction of Area "C," Corvallis Cantonment, Corvallis, Ore., and another covering G. W. Williams Co., Burlingame, Cal., at \$1,385,395 for the construction of temporary frame buildings and appurtenant facilities at Hamilton Field, Cal.

"Why Disability Insurance Is a Good Investment for You" booklets help sell accident and health. 100 copies \$2. Order from National Underwriter, 175 W. Jackson Blvd., Chicago.

Washington with Employers

George Washington, formerly in the claim department of Maryland Casualty in Oklahoma City, has taken a similar

Rate Increased on Currency Exchanges

A premium rate increase of about 15 percent on currency exchange bonds has just been announced by Jones & Whitlock of Chicago, which has been placing many of these bonds in London Lloyds. The increase from 6 to 7 percent of the amount of the bond came as a direct result of the wave of robberies of currency exchanges in Chicago.

Few other companies are writing these bonds to any extent because of their extreme hazard and general lack of adequate protection. Since the robberies became frequent they have selected the risks most carefully and with a view especially to the best protective devices.

It is likely the underwriters in future will insist on all risks that there be a bandit trap installation with an electrically controlled entrance door which can be locked from within the cage. Probably also underwriters will discontinue writing bonds on exchanges that are located in taverns, liquor stores, gasoline stations, etc., and also will not write where the exchange is not a business in itself but is only a part-time venture.

Casualty Premium Leaders Given for W. Va.

In the following table are given the top 10 companies in respect of West Virginia casualty premiums last year. The 1939 premiums are also presented, that year being taken because THE NATIONAL UNDERWRITER did not publish the 1940 West Virginia casualty experience.

	1941	1939
1. Provident L. & A.	\$849,907	\$813,774
2. St. Farm Mut. Au.	665,472	468,800
3. Am. Fld. & Cas.	508,910	266,040
4. Inter-Ocean Cas.	460,827	418,023
5. Fidelity & Cas.	419,922	382,033
6. Fm. Bur. Mut. Auto.	396,405	314,861
7. Aetna Cas.	383,114	316,431
8. Aetna Life	270,171	162,248
9. State Auto Mut.	306,928	340,710
9. Ky. Cent. L. & A.	315,000	245,663
10. Travelers	300,380	232,020
Trav. Indem.	70,629	55,059

Medical Payments Experience

Inasmuch as the experience of the automobile medical payments endorsement is consolidated by most companies in their reports with their regular automobile liability figures, it is impossible to get the aggregate results. However, a few of the companies make a separate entry in their reports for the medical payments endorsement. One of the largest insurers to make such a report is Detroit Automobile Inter-Insurance Exchange. For 1941 it shows auto medical payments premiums of \$342,755 and losses paid \$77,877.

To Discuss Legislative Trends

A panel presentation of "Legislative Trends Affecting the Accident and Health Business," followed by an open forum discussion, will feature the April meeting of the Chicago Accident & Health Association next Tuesday at the LaSalle Hotel.

"The Problem" will be outlined by Harold R. Gordon, executive secretary Health & Accident Underwriters Conference, and Lyle L. Beach, assistant general counsel of Continental Casualty, will talk on "What We Can Do."

To permit freer discussion, the meeting will be "off the record."

Five copies of "Problems of the Smaller Estate" by Attorney G. B. Rogers cost \$1. Order from National Underwriter.

WANTED

Underwriter, man or woman, 3-5 years' experience in casualty lines, preferably public liability, some automobile. No policy writing. Chubb & Son, A-957 Insurance Exchange Bldg., Chicago, Ill.

ASSOCIATIONS

May Form Ohio Local Groups

The Ohio Association of Casualty & Surety Managers is considering plans for establishing local groups in various cities. The subject was discussed at the monthly meeting of the association in Columbus Tuesday.

To Hear Construction Safety Talk

L. U. Byerley, engineer in the Chicago office of Employers Mutual Liability of Iowa, will discuss "Construction Safety" at a meeting of the Casualty Engineers Association of Chicago April 10.

N. Y. Spring Dinner April 23

NEW YORK—The annual spring dinner of the Casualty & Surety Club of New York will be held April 23 at the Hotel Astor.

Carney to Speak in Milwaukee

MILWAUKEE—Members of the Milwaukee County Board of Casualty & Surety Underwriters are being urged to bring their employes as guests to the quarterly meeting April 15. John H. Carney, district supervisor of U. S. F. & G., will speak on "Untold Clauses" in a liability policy. A colored movie of "Life in the Wisconsin North Woods" will be shown.

Hislop Ore. Adjusters' Secretary

To succeed Cliff Beckett, who has joined the army, Fred Hislop, Travelers, has been elected secretary-treasurer of the Oregon Casualty Adjusters Association.

Talk on Liability Claims

Byron Ford addressed the Casualty & Surety Field Club of Ohio at a luncheon meeting in Columbus Monday on "Unusual General Liability Claims."

Donovan Is Columbus Speaker

COLUMBUS—H. W. Donovan, American Automobile, talked before the Ohio Association of Claims Attorneys in Columbus Monday night on the comprehensive liability policy. He pointed out the part the adjuster plays in uncovering unknown liability hazards that may arise under this type of policy.

Charles B. Ester, general agent in Philadelphia for Pennsylvania Casualty, suffered the loss of two finger tips on his left hand while working on his car. With the motor running Mr. Ester reached down to retract a lamp which had slipped down and in so doing his fingers were caught in the gears. Mr. Ester reports the hand is coming along nicely and is beginning to wonder if he will get a discount on his manicure.

Shortage Charged in Self Insurers Fund of Ill. Industrial Commission

Embezzlement of \$54,000 in funds deposited with the Illinois Industrial Commission to guarantee workmen's compensation payments by employers who are self-insurers has been charged against Lawrence J. O'Connell in a complaint signed by Alfred J. Borah, chairman of the commission, in Chicago. O'Connell is former chief security supervisor of the commission, a position he held for eight years until his resignation in September, 1941.

O'Connell, who was released on \$10,000 bond, insisted that his accounts were not short. His hearing was set for April 29 in felony court. In the meantime James A. Brown, assistant state's attorney, took the case before the grand jury.

Borah had an audit made of O'Connell's accounts last January by a private firm. This audit showed, according to Borah, that there is a cash shortage of \$18,770 and a shortage in securities valued at \$35,303. According to the officials of the commission, O'Connell submitted his resignation after admitting a shortage of \$8,000 in his accounts, revealed after an employer requested the refund of a deposit he had left with O'Connell. Members of the commission also stated that \$12,000 of the missing securities had been located in two loop banks where they were pledged as securities for loans to O'Connell.

Fidelity & Deposit, which carried the \$20,000 bond on O'Connell, has offered to pay that sum, but the offer is awaiting clarification of legal angles of the case. Borah indicated that he and the attorney general's office are investigating the situation to learn whether former members of the commission may be liable to the extent of the \$10,000 bonds which they carried individually. Any loss not covered by surety would have to be met by the state, according to attorneys.

Few Auto Rate Changes in Va.

RICHMOND—The average motorist in Virginia will not be affected materially by automobile liability and property damage rate changes that may be proposed at a hearing set for April 17 before the state corporation commission, according to members of the commission. No decreases are likely for private cars but the increase approved, if any, will not likely run more than a dollar or so for private passenger cars. Wider revisions may be proposed for commercial vehicles in some localities and downward in others.

Companies had indicated their desire to maintain present schedules and disregard the results of five years experience, which would have justified minor increases for passenger cars in practically all areas.

Expects Fictitious Fleet Pact to Go Into Effect in California May 1

SAN FRANCISCO—Automobile writing companies in California are being notified by Commissioner Caminetti that 372 companies of all classes have committed themselves to so-called fictitious fleet agreement and although some county fire mutuals, reinsurers and other stock and mutual companies not interested in insurance have not signed, he is confident the required 100 per cent sign-up will be forthcoming and the agreement will go in effect May 1. Companies using National Bureau or National Automobile Underwriters Association manuals, whether members or not, are requested to make filings by advising the department of manuals they use and their deviations rather than filing complete manuals. Filings are not required for reinsurance companies or by companies licensed to write insurance covered by the agreement but not doing so. However the latter companies must so notify the department on or before April 15. Such companies must make filings before transacting any insurance covered by the agreement.

All May business, new or renewals, must be written in accordance with filings for May 1. Included in the commissioner's letter is a suggested form for filings by companies using National Bureau or N.A.U.A. manuals.

Companies and general agents in California are being warned by Mr. Caminetti about failure to file notice of company appointments of agents for in some cases as long as 30 days after appointment. Although not condoning such laxity, to assist companies in avoiding violations, appointment forms are being changed to indicate appointment is not effective until actually on file with the department.

Have you seen the *Insurance Buyers' Digest*? Write The National Underwriter for sample copy.

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Surplus	4,935,033.50
Voluntary Contingency Reserve	500,000.00
Reserve for Losses	4,824,318.79
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TOTAL ADMITTED ASSETS	16,150,513.66

NOTE: Securities carried at \$354,812.50 in the above statement are deposited as required by law.

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Move to Simplify Statistics

(CONTINUED FROM PAGE 21)

is when there is a shortage in other departments is to borrow employees from the statistical department, so that the latter is hit doubly hard. Furthermore even though the statistical department is able to get new help it is usually inexperienced and green help cannot step up its speed the way experienced workers can.

Workmen's compensation would probably be the least affected by the proposed changes. While the statistical basis of compensation insurance rating seems formidable, compensation is a much more homogeneous line than other types of casualty risks. Also the amount of statistical work on compensation is much smaller in relation to the usual premium volume involved than is true of the other casualty lines.

War May Affect Credibility

Besides the need of relief for short-handed statistical departments a factor in simplifying the rating data for casualty lines is the rapidity with which conditions are changing and may change in the future as the result of the war. It is questionable whether data being assembled now would be a very valid guide by the time it can be used for rate-making purposes. If the war is over by the time these data are used as a basis it may be argued that experience based on war conditions should not be used as a basis for peace-time operations. On the other hand, if the war should continue for a long time conditions might be changed so radically that today's experience would be inapplicable to conditions prevailing some years hence.

Companies have already been relieved of the requirement of supplying statistics on the inspection costs for boiler and machinery insurance, one of the reasons being that the cost of making inspections under today's conditions might not be at all indicative of the cost during peacetime.

Local Agents Are Advised to Watch Credits Today

(CONTINUED FROM PAGE 21)

income will drop next year and agents who have written largely automobile business will be forced to seek their income from other classifications, or else quit business.

"There will be more fire insurance written as values increase and people will want to protect their property now to a greater extent than ever before. This is likewise true of burglary and inland marine business.

"Further, with the increase in employment, higher living costs, etc., the average worker can more easily be sold the ever important accident policy to protect his income in the event of disability.

"Now, this may be the last year that we can depend on automobile income, so look to your fences and sharpen your wits accordingly, and go after these other lines."

Welton Columbus A. & H. Head

The Columbus (O.) Association of Accident & Health Underwriters held its annual meeting Monday. E. W. Welton, state manager Business Men's Assurance, was elected president; Erwin Hoffman, Metropolitan Life, vice-president; S. D. Henderson, Continental Casualty, secretary-treasurer. S. Glen Moyer, North American Accident, retiring president, was elected chairman of the executive committee. Other members of that committee are Charles U. Pugh, Loyal Protective Life, and John Talbott, Continental Casualty.

Plans were made to put on an aggressive membership campaign.

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Tell Great-West A. & H. Plans

FARGO, N. D.—The new accident and health program of Great-West Life was introduced at an agency meeting here. A. H. Robinson, supervisor of field service from the home office in Winnipeg, was the speaker.

Representatives here included R. R. Miracle of Dickinson, I. Miller of Bismarck, C. Fluetsch of Jamestown, A.

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Melby of Oakes, S. H. Jenson of Guelph,

H. E. Allison of Grand Forks, and C. J.

Beiseker of Fargo. H. O. Anderson,

manager of the Fargo branch, was in

charge.

Roger Kenny, insurance editor of

the "United States Investor" of Boston,

will address the meeting of the Insur-

ance Club of Chicago, April 14.

Two Million Gain in Florida

TALLAHASSEE, FLA.—Casualty premiums totaled \$13,280,393 in Florida in 1941 compared to \$11,002,454 in 1940, according to the state insurance department. Losses in 1941 were \$4,961,366 and \$4,346,474 in 1940.

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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Timely War Topics on Wisconsin Card

MILWAUKEE—Four timely subjects—compensation coverage, use and occupancy, fidelity and war-time duties of agents in servicing clients—will be covered at the all-educational mid-year meeting here, April 23-24, of the Wisconsin Association of Insurance Agents.

Compensation will be presented in these sections: History and purpose, H. A. Nelson, Wisconsin industrial commission; experience and retrospective rating, G. F. Haydon, manager Wisconsin Compensation Rating & Inspection Bureau, and the standard compensation policy, W. J. Bremmer, Hartford Accident, Chicago.

Thiemeyer to Talk

Use and occupancy insurance will be discussed by H. R. Thiemeyer, North America, Chicago, followed by a practical demonstration of a U. & O. loss adjustment by O. C. Heiam, Western Adjustment.

Since war-time periods always result in more frequent and larger fidelity losses, Robert Phillips, U. S. F. & G., will explain the advantages of commercial blanket and blanket position bonds.

The second day will open with a question and answer breakfast session covering all lines of coverages, with G. A. Strasen, Oshkosh, state agent American of Newark, as chairman, assisted by underwriting experts previously announced. The films, "Fighting the Fire Bomb" and "The Great London Fire," will be shown, and R. E. Verner, Western Actuarial Bureau, will conclude with "War Time Agents." All sessions will be at the Hotel Schroeder.

Garrett Has Philadelphia National for Mo. and Kan.

KANSAS CITY—Garrett, Inc., fire general agency, has been appointed territorial manager in Missouri and Kansas for Philadelphia National of the Fire Association group. Kansas is new territory for the company.

Plan More Minnesota Regionals

MINNEAPOLIS—With 10 regional associations now functioning in Minnesota, in addition to local boards in Minneapolis, St. Paul and Duluth, only two sections of the state remain to be organized and meetings are being planned this spring to form regionals in those two. One of these is the Pine City district between the Twin Cities and Duluth, and the other is the Bemidji area, in the northern part of the state.

The educational lecture course sponsored by the Minnesota Association of Insurance Agents is making a hit among regional groups. Some of them are now at the half way point in the six-lecture course. The Park regional met April 7 to hear a lecture on "The Mechanics of Company Operation," by Kenneth Hingst, American of Newark. The Southern Minnesota regional meets April 21. Altogether nine lectures are scheduled this month.

Educational Meeting at Emporia

EMPORIA, KAN.—A panel discussion on "Overcoming Sales Obstacles" featured the educational meeting of Zone 3 here. Fred C. Moore was chairman and Clarence E. Bleckley, state agent of Northern, directed the questions. Agent participants were Kenneth A. Scott on "Why Buy Insurance Through a Local Agent?" and "Why Shouldn't I Ask for

Indianapolis Insurance Attorney Takes Partner

Vayne M. Armstrong, Indianapolis insurance attorney, and Harry L. Gause have formed the partnership law firm of Armstrong & Gause there. Mr. Armstrong, a graduate of the Indiana Law School, since beginning practice in 1927 has specialized in insurance, particularly in inland marine. He conducts a de-



H. L. Gause



V. M. Armstrong

partment on the latter subject in "Rough Notes" known as the "Inland Marine Dial." He is a member of the Federation of Insurance Counsel, and is active in the Blue Goose in Indiana, being chairman of the educational committee of the Indiana pond. He is national vice-commander of the American Legion.

Mr. Gause has practiced law in Indiana for 16 years. He has served as deputy Marion county prosecutor, deputy attorney-general of Indiana, and is a past president of the Lawyers Association of Indianapolis.

The new law firm is located at 1107 Peoples Bank building, Indianapolis.

Bids on My Insurance?; J. J. Wilcox, "Why Shouldn't I Get a Lower Rate as I've Never Had a Loss?"; Leroy E. Heath, "I Must Give My Insurance to a Relative (or Friend)"; Edwin S. Nellis, Topeka, "I'll Not Buy Today"; W. S. Gibbons, St. Paul state agent, "Fire Insurance Rates Are Too High"; George W. Goll, Jr., First Bancredit, Kansas City, discussed "Premium Budgeting."

An evening meeting on civilian defense open to the public proved unusually interesting. Judge Ralston, civilian defense chairman, outlined the program. Mr. Scott explained the civil air patrol and the sound film "Fighting the Fire Bomb" was shown. Victor G. Henry, president, and Wade Patton, secretary of the Kansas Association of Insurance Agents, attended.

Endorse Michigan Agents' Plan

LANSING, MICH.—The Michigan insurance department is lending its hearty endorsement to the movement initiated by the Michigan Association of Insurance Agents to pledge its membership to preserve the business of agents called into the armed forces for war service. F. M. Cordero, deputy commissioner, has written a letter to W. O. Hildebrand, secretary-manager, commanding the association's efforts. Virtually 100 percent cooperation of members has been secured.

Outline Pattern of Nebraska Rally

The first event at the annual meeting of the Nebraska Association of Insurance Agents at the Cornhusker Hotel in Lincoln will be a stag party the evening of May 14. Then there will be business sessions the morning and afternoon of May 15 and the morning of May 16. Door prizes will be given at each session. There will be a luncheon

for the entire group May 15, and the banquet will be held that evening. The registration fee will be \$3.50. The Big Six track meet is being held in Lincoln, May 16, and it is expected a good many will stay over for that event.

To Explain War Damage Bill

TOLEDO, O.—The Toledo Association of Insurance Agents is planning a series of advertisements explaining the operation of the War Damage Corporation bill recently signed by President Roosevelt. When rates are announced, the Toledo association will volunteer to help any persons desiring formally to apply for the government protection.

To Discuss Auto Adjustments

ST. PAUL—Automobile loss investigations and adjustments will be the topic at the April 13 dinner meeting of the Twin City Adjusters Club. E. E. Harkness of the Automobile Protective & Information Bureau has been invited to speak.

Map Kansas Educational Parleys

Carl E. Smith, Royal Exchange, chairman of zone 1 for the Kansas educational committee, has arranged to hold unit meetings April 14 at Ottawa and April 16 at Atchison. The local chairmen are George Spears at Ottawa and William Alyea at Atchison.

Meade Production Contest

The Meade Investment Company, agency of Topeka, is again conducting a contest for the production of new business and those qualifying will make the annual fishing trip to Lake Taneycomo in the Missouri Ozarks in May. Holmes Meade, president, and Lakin Meade, secretary, are the hosts and about 12 persons will attend.

New Agency in Topeka

W. L. Hamilton, formerly president of the Capitol Federal Savings & Loan Association, Topeka, has opened an insurance agency in the Liberty building, known as W. L. Hamilton & Associates. He is commander of the Capitol Post of the American Legion and is a member of the Shawnee county rationing board. He will represent Glens Falls Underwriters, Occidental, Mercantile and Glens Falls Indemnity.

New Mich. Unit Being Organized

SAGINAW, MICH.—W. O. Hildebrand, secretary-manager Michigan As-

sociation of Insurance Agents, has been visiting the Saginaw, Bay City and Midland local boards in an effort to organize a new tri-county association serving agents of Iosco, Ogemaw and Arenac counties.

State Fund Faces \$70,000 Loss

LANSING, MICH.—Michigan's state fire fund must meet a loss of slightly over \$70,000, it is anticipated, as the result of the destruction of the General Exhibits building and serious damage to another at the state fairgrounds in Detroit.

Thompson Aids in Civilian Defense

CINCINNATI—Brian A. Thompson, partner of Neare, Gibbs & Co., and executive assistant director of civilian defense in Cincinnati, has been devoting a large part of his time recently to the organization of civilian defense classes throughout the city. In addition to securing teachers for classes in all the public and parochial schools, he has done a large part of outlining the entire course.

Wagner Discusses Auto Future

A. M. Wagner, manager of the automobile department of Hanover Fire at Chicago, will address the Cincinnati Fire Underwriters Association April 9 on the future of the automobile business. His subject is "Gazing into the Crystal Ball."

NEWS BRIEFS

J. J. Conway, Jr., manager Western Adjustment, addressed the Cincinnati Association of Credit Men on losses involving property damage and use and occupancy.

A course on insurance has been offered by the adult evening school at Ohio State University, Columbus, in cooperation with the Insurance Women's Club. Dwight Friend, local agent, will be the instructor.

Reaume & Sillaway, Detroit real estate firm, has opened an insurance department with C. V. Underwood as manager. His agency has been merged with Reaume & Sillaway, formerly known as Holden & Reaume.

Ralph E. Pugh, local agent at Kenton, O., has purchased an interest in the Roy E. Roeder agency.

J. A. Courtwright, Olwein, Ill., has purchased the agency of the late G. A. Kidd.

R. R. McMains has joined the A. H. Sanders agency, Charles City, Ill., which becomes Sanders & McMains.

Charles H. Phelps has purchased the F. J. Rilling agency, Burlington, Ill.

IN THE SOUTHERN STATES

Announce Speakers for Fla. Convention

A. C. Eisler, secretary of the Florida Association of Insurance Agents, has announced the final program for the annual meeting at the Princess Martha Hotel, St. Petersburg, April 24-25.

B. D. Cole, West Palm Beach, will respond to the address of welcome by Mayor R. J. McCutcheon of St. Petersburg, who is a member of the McCutcheon-Miller agency. Hunter Brown, Pensacola, association president, will give the keynote address on the convention theme, "Service in Defense."

Carl D. Broein, vice-chairman of the Florida Defense Council, will talk on "All-Out War and Its Meaning."

The afternoon meeting will be closed to all but members of the association. Secretary Eisler and O. M. Stallings, national councillor, will report.

The morning of April 25 Jerome Van

Wiseman, director of public relations and publications of the N.A.I.A., will discuss "The V-Plan for Insurance." The movies, "Forty-five Years of Progress" and "Fighting the Fire Bomb," will be shown. George E. Edmondson, Tampa, president American Association of Insurance General Agents, will speak.

A featured speaker will be Walter C. Ploeser, Missouri congressman, who is president of the Ploeser, Watts & Co. agency, St. Louis. He is a member of the Patman small business committee of the house and came to the aid of the insurance interests some months ago when they were threatened with unfair attack.

Payne H. Midyette, Tallahassee, chairman of the executive committee of the N.A.I.A. and former president of the Florida association, will speak on the War Damage Insurance Corporation. Tom Collins, Kansas City newspaper columnist, who made a great hit at the Florida convention last year, will be back again this year.

Several interesting entertainment fea-

tures have been announced. Fishing parties will be arranged, and a golf tournament is scheduled for Saturday afternoon. The St. Petersburg Insurance Exchange is the official host, with J. Howard Gould and James W. Warren as general co-chairmen. L. N. Wade heads the banquet committee, and Mrs. Margaret Seekins is chairman of the ladies' committee.

Arkansas Conferees to Meet Next Week

The Arkansas supervisory committee will meet at Little Rock, April 13. W. Ross McCain, president of Aetna Fire, is chairman. He formerly traveled in Arkansas and is well acquainted with the state. Other members are E. G. Frazier, Springfield F. & M.; R. M. Anderson, National Fire; Ivan Escott, Home; F. W. Koeckert, Commercial Union; A. R. Phillips, Great American; J. H. Hines, Crum & Forster; H. P. Whitman, Phoenix of Hartford; W. B. Rearden, Firemen's; C. A. Dosdall, St. Paul F. & M.

The supervisory committee, in addition to having its own meeting, meets with what is called the local committee of Arkansas, composed of general agents, local agents and field men. Then in addition a meeting is held with a committee of the Arkansas Association of Insurance Agents. The Arkansas Blue Goose gives a luncheon at which all hands are present.

Mr. and Mrs. McCain were in Chicago last week en route to Hot Springs, Ark., where they will remain until the Little Rock conference.

Oil Association Appoints J. H. Taylor in Texas

C. N. Comegys, general manager of the Oil Insurance Association, has appointed Joseph H. Taylor as a special representative to be located in the Dallas, Tex., office.

Mr. Taylor received his degree in electrical engineering from Texas A. & M. College, after which he received further training in the testing department of General Electric Co. He gained a thorough knowledge of the oil industry in his eight years with the Magnolia Pipe Line & Production Companies. More recently he has been with the Texas Inspection Bureau at Dallas and has been inspecting various classes of industrial plants.

N. C. Convention Not Cancelled

Manager S. G. Ostrom of the North Carolina Association of Insurance Agents has issued an official denial of rumors that the Carolina Hotel, Pinehurst, where its convention will be held, has been taken over by the government. The convention definitely will be held there May 3-5.

The program will be a continuation of educational activities, with discussions of how the war is affecting the insurance agent. Entertainment will be dispensed with, and the meetings throughout will be of a serious nature. There will be, however, the usual fellowship dinner. Speakers will be limited to two or three outstanding men.

Oklahoma Meet in Tulsa May 25-26

Fred Daniels, president Oklahoma Association of Insurance Agents, has announced that the annual meeting will be held at the Tulsa hotel, Tulsa, May 25-26. A program intended to fortify the insurance agent and enable him to meet the rapidly changing problems of the day is being arranged by the Tulsa Insurers Exchange, of which Paul Sisk is president.

Texans to Mid-Year Meet

Among the Texans who will attend the midyear meeting of the National Association of Insurance Agents in New York, April 13-15 will be: President Eric C. Gambrell and Secretary D. G. Foreman of the Texas associa-

tion; President Charles R. Tucker, Manager Alfonso Johnson, Paul Kirkpatrick and Richard H. McLarry, past presidents of the Dallas association; Secretary F. F. Ludolph of the San Antonio Exchange, and President R. J. Newton of the Fort Worth Exchange.

Wholesale Grocery Loss in Va.

Fire destroyed the wholesale grocery and material building plant of E. A. Harper & Co. at Morrison, Va., near Newport News, entailing loss estimated at \$180,000. Included were 75,000 pounds of sugar. The loss is reported to be well covered by insurance.

Alabama Mid-Year Delegation

Alabama's delegation to the mid-year meeting of the National Association of Insurance Agents in New York will include Charles L. Gandy, former president of the National association; President W. R. Mizelle, Vice-president Ed. H. Moore and Secretary L. A. McGeachy of the state association; Arthur Morris, Tuscaloosa, former state president, and L. J. Thomas, Dothan, dean of the Alabama insurance school.

Austin Exchange Elects

Tom Graham has been elected president of the Austin (Tex.) Insurance Exchange. Al Deviney has been re-elected secretary.

Abandon Arkansas School

The Arkansas Association of Insurance Agents will hold its annual meeting May 15-16 at the Arlington Hotel, Hot Springs, as scheduled but has abandoned plans for the 1942 school at the University of Arkansas.

The convention program is in preparation. Queries addressed to members indicated a desire to abandon the school.

Florida Results Reported

TALLAHASSEE, FLA.—Stock fire premiums totaled \$17,757,386 in 1941 in Florida with \$5,302,246 in losses, Commissioner Larson reports. Mutual fire premiums totaled \$1,265,180 with \$165,890 in losses.

Plans For Texas Meeting

Plans are being formulated for the Texas Association of Insurance Agents annual meeting at the Gunter Hotel, San Antonio, May 21-23. On the first day there will be a meeting of the directors in the morning and local exchange officers in the afternoon. The general business sessions will open the morning of the second day and will close at noon the third day. Companies have been requested not to maintain elaborate entertaining rooms.

Oklahoma Collections Nearly Doubled

Commissioner Read of Oklahoma reports collection of fees and taxes for 1941 as more than \$2,000,000, largest in the state's history, almost doubling the 1940 total of \$1,033,721.

The doubling of the Oklahoma premium tax undoubtedly is a major factor in the increase.

"War Problems" Conferences

President Vernon Sharp, Jr., and Manager R. T. Cawthon of the Tennessee Association of Insurance Agents held another in a series of "war problems" conferences with the Murfreesboro Exchange April 2. Local agents presented their problems through a round table discussion. Other similar conferences will be held soon.

NEWS BRIEFS

W. M. Harris, secretary-treasurer of Wofford Bros. agency and former presi-

dent of the Tennessee Association of Insurance Agents, has been elected a director of the Johnson City, Tenn., chamber of commerce, representing insurance.

R. A. Easley, formerly of the Lain & Easley agency, Corpus Christi, Tex., has reentered the business and is associated

with William Johnstone as Easley & Johnstone.

German Farmers Mutual Fire of Okarche, Okla., has changed its name to Farmers Mutual Fire.

J. Y. Long & Son, Del Rio, Tex., have bought the agency of the late W. F. Jones and consolidated it with their agency.

EASTERN STATES ACTIVITIES

Boston General Agents Against Property Floater

BOSTON—A voluntary committee of all general agents of leading companies in Boston, exclusive of general agents of Inland Marine Underwriters Association companies or branch offices, appointed to look into the desirability of supporting a movement for authorization of use of the personal property floater, has reported through its chairman, Robert S. Hoffman, against the use of the form in Boston.

The committee was formed following consideration of the idea by a special

committee of the Boston Board and had no official status.

Chairman Hoffman reports that the members of the committee are practically unanimous that the floater is desirable from the standpoint of the assured and the companies, but that it is apparent the agents would suffer a reduction in commissions of from 10 to 15 percent on much preferred business.

Most Boston general agents never have felt kindly toward freezing of commissions in Boston in 1932 by the I. M. U. A., which gave a few preferred agents high commissions but left the majority writing lines at much lower commissions. It has been felt that Bos-

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ton should be classified as an "open city" under I. M. U. A. rules as a remedy for the situation but the outspoken disapproval of this plan by Secretary Wayne of the I. M. U. A. has somewhat dampened the spirits of general agents here.

Houigan Has Had an Extended Experience

J. Lester Houigan, president of the Underwriters Engineering & Inspection Service of Boston in the service safety engineering department, is also head of Underwriters Reports and Underwriters Survey Bureau. Mr. Houigan graduated from Boston College in 1924 and did post graduate work at Boston University. He has been in the insurance inspection work since 1926. He operated the "General Reports" from 1930 to 1935 and in the latter year incorporated Underwriters Reports, being president and treasurer. His office operates in Massachusetts and Rhode Island, making all types of insurance reports for casualty, fire and life companies. In 1936 he developed a physical inspection department, making comprehensive mechanical reports on old cars which are now being used by the majority of casualty companies writing compulsory automobile business in Massachusetts.

In 1939 he organized Underwriters Survey Bureau, a separate company, to service fire companies in the metropolitan area of Boston, making surveys on all types of mercantile risks. The office is at 4 Liberty Square, Boston.

New Mutual Syndicate in N. Y.

The six mutual fire companies of New York state that recently ceased participating in combination policies of the New York Cooperative Underwriters have now perfected plans to issue combination policies of their own under the title of Mutual Federation of New York with headquarters at Utica. The six companies are Chemical Mutual, Home Mutual, New York Central Mutual, Otsego Mutual, Preferred Mutual and Utica Fire. These companies will issue a farm policy known as New York Farm Underwriters, a policy for larger lines other than farm, known as New York Federated Underwriters and Special Risk Underwriters, which will be a non-assessable policy comprised of three companies with a contract so arranged that all six companies will participate.

Epes New Buffalo President

BUFFALO—Charles M. Epes, vice-president of Armstrong-Roth-Cady Co., was installed as president of the Buffalo Association of Fire Underwriters at a

luncheon meeting. He succeeds A. C. Glasser, vice-president of Deuel, Lapey & Co.

Other new officers are: Vice-president, Fred E. Wheeler, Tiernon & Co.; secretary, G. E. Spitzmiller, Richard L. Wood & Co.; treasurer Norman K. Butler, McPherson-Carter Co.

Participation of the association in the civilian defense program was discussed and assistance was pledged in organization of the fire auxiliary corps. The association also will help in the promotion of defense stamp sales.

Buffalo War Risk Sale Checked

BUFFALO—Passage of the War Damage Corporation bill has halted Erie county's plans to secure a war and bombardment policy with a private company. The insurance committee of the board of supervisors had recommended such a policy, with \$7,500 premium insuring county buildings up to \$2,000,000, or \$500,000 damage on any one structure.

Smith Heads Phila. Patrol

Bradford Smith, Jr., fire secretary of the North America, has been elected president of the Insurance Patrol of Philadelphia. He takes the place of O.

E. Lane, president of Fire Association, who continues, however, as a director. John Glendening, Franklin Fire, is treasurer and Samuel P. Rodgers, State of Pennsylvania, secretary. In addition to Mr. Lane, the directors are G. Y. Shermer, Benjamin Harrigan and T. M. Patterson.

N. E. Mutual Agents May Organize

BOSTON—Plans are being discussed for the organization of a New England Association of Mutual Insurance Agents. The National Association of Mutual Agents now has about 80 members in the six New England states.

NEWS BRIEFS

Dwight McEntee, local agent of Kingston, N. Y., was honored there on his 25th anniversary as a deputy in the county treasurer's office. About 150 guests attended the celebration. George Krantz, Hanover, as spokesman for the insurance interests, paid tribute to the record of the McEntee agency over 65 years.

The Insurance Square Club of New Jersey will hold a dinner-meeting in Newark April 13. F. W. Hagney, Jr., will preside.

PACIFIC COAST AND MOUNTAIN

Breckon Arranges for New Meeting Series in Northwest

SEATTLE—Sales promotion will be featured in a new series of meetings in the northwest, as the result of conferences with John T. Breckon, assistant B. D. O. director, by agency and company leaders in Great Falls, Mont., Spokane and Seattle. Patterned after the program now in operation in California, the state associations of agents and the field men's clubs will cooperate in jointly sponsoring the meetings in key cities of the two states.

In Washington, a series of meetings is being planned for Wenatchee, Walla Walla, Pullman and Spokane under the sponsorship of the state agents association and the Inland Empire Fire Underwriters Association.

Next fall, after the present educational program is concluded in western Washington, there will be a series of four or five meetings in 10 or 12 key cities.

Clarifies Service Men's Status

SAN FRANCISCO—The California department has a statement regarding

the status of agents and brokers while in military service.

It stresses that the license of a person inducted into military service remains in effect and need not be renewed during the entire period of military service, and for at least six months after termination of such service. If such a person desires to designate someone else to act under a certificate of convenience for the purpose of conserving his business, he should do so prior to induction. His personal signature is required in the letter of designation, if one is used.

Montgomery Gets Homestead

The Victor Montgomery general agency, San Francisco, has been appointed California general agent of Homestead Fire.

Harrison Retires After 52 Years

SAN FRANCISCO—George W. Harrison, 85 and still active, has retired from Marsh & McLennan-J. B. F. Davis & Sons April 1. He had been in the fire insurance business 52 years, first starting with the old Fire Underwriters Patrol. Later he joined the Pacific In-

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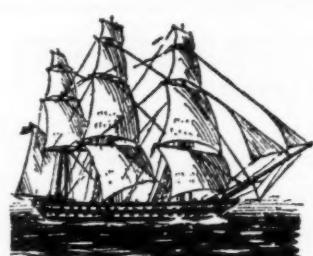


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surance Union, predecessor of the present Pacific Board. He joined J. B. F. Davis & Sons in 1900. His son, Edward Harrison, is vice-president of Edward Brown & Sons.

For Small Policies, Renewal Riders

SAN FRANCISCO—War-time, with its demands for economy and conservation of materials, is an appropriate time for fire insurance to simplify its forms and conserve paper, according to Henry Sanguineti of Travelers Fire, who led a discussion on "More Fire Insurance on Less Paper" at the April 8 meeting of the Fire Underwriters Forum of San Francisco. It appeared to be the consensus in a round table discussion that expense could be reduced considerably by smaller policies and wider use of renewal certificates.

W. M. Murray in San Diego

W. M. Murray, who was connected with the Illinois insurance department while Ernest Palmer was the director, and who lately has been manager of the Anderson agency at Phoenix, Ariz., has joined the C. R. Black, Jr., Corporation of California as manager of its office which is located in San Diego. This is a sizable brokerage concern. The New York corporation of which Mr. Black is the head is located at 90 John street in New York City. Mr. Murray was a prominent local agent in Chicago for a good many years. For some time he was of the agency of Jens & Murray and then he was with Fred S. James & Co.

Los Angeles Exchange Burglarized

LOS ANGELES—The Insurance Exchange of Los Angeles was burglarized while Manager Paul Sweeney was lecturing to the exchange's institute class last week. The thief, using a skeleton key, obtained \$11 in money, \$6 in postage stamps, the bank books of the exchange and all the policies covering its properties.

Company Men at Glendale

Clyde Blanchard, special agent Phoenix of Hartford, and Jack Gilliland, special agent Hartford Fire, led a panel discussion on "When Our Business Is Questioned," before the Glendale (Cal.) Insurance Exchange. Paul Wilson, assistant coast manager of Phoenix, spoke on "Earnings on Property," "U. & O." and "Rental Value."

Breckon Speaker in Spokane

SPOKANE, WASH.—Two sound films, "The Bombing of London" and "What Happened at Pearl Harbor," were shown at a luncheon meeting of the Spokane Insurance Association by representatives of the fire department. John T. Breckon of San Francisco, assistant director of the B. D. O., who formerly was a field man with headquarters in Spokane, spoke on current insurance topics.

Gordon to Open Agency

John M. Gordon, who retired from business when the general agency firm of Wentz & Erlin in San Francisco was sold, has reconsidered and will operate a local agency in Oakland. He is a veteran fire underwriter, has been special

agent, manager, general agent and for several years in charge of fire business in the Wentz & Erlin office.

Bend, Ore., Agencies Merge

The Bend Insurance Agency, Bend, Ore., in operation since 1904, has merged with the Lumbermen's Insurance Agency, one of the largest in central Oregon. H. C. Ellis, head of the former agency, joins Frank R. Prince and Ward Coble under the new setup.

Saunders Blanket Club Speaker

R. S. Saunders, marine manager of Fireman's Fund, addressed the Seattle Blanket Club. Al Dempsey, Massachusetts Bonding, announced plans for the employers' night May 5. Arthur Eagle, manager American Bonding, will speak April 21.

C. W. Ohlin in New Post

Carl W. Ohlin, formerly with the insurance department of the Title Guaranty Co. of Denver, is now insurance manager of the Garrett-Bromfield & Co. agency of Denver. He is conducting a casualty school for the benefit of the Insurance Women of Denver under the auspices of the Opportunity School which is a function of the city and county of Denver.

NEWS BRIEFS

LeRoy B. Way of Elendorf-Anthony Co. addressed the Spokane Real Estate Board on rent insurance and extended coverage.

H. T. Anthony, president of Elendorf-Anthony Co., Spokane, Wash., is a grandfather. Janet Margarite Stone was born to Mrs. Harold Stone, Mr. Anthony's eldest daughter.

The Portland (Ore.) Blanket Club, young insurance men's organization which recently voted to suspend its activities for the duration, has decided to turn over the assets of the organization to the Red Cross War Relief.

Harvey Wells, president of the Harvey Wells-Reed Agency of Portland, is again a candidate for the legislature, in which he served for many years. He is a former insurance commissioner of Oregon. L. M. Miller, Hartford Accident, and R. E. Duniway, Merchants Fire of N. Y., also have filed for the legislature.

Fred L. Henkel, well known independent adjuster of Denver, made a visit to Richmond, Va., by plane to see his brother, who was taken seriously ill. Mr. Henkel is a member of the legislative committee of the National Association Independent Insurance Adjusters and he will attend the convention in St. Louis, June 11-13.

R. H. McKenzie, vice-president, and J. D. Daniels, secretary of Gulf, were in Denver several days visiting the Reed & Co. general agency.

Sherwood & Roberts, Walla Walla, Wash., local agency, has purchased the Modern Insurance Agency. Ben F. Cowan, manager, continues with the new management.

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MARINE INSURANCE NEWS

Marine Board Insurance Bill Moves Ahead

WASHINGTON—Legislation broadening the authority of the Maritime Commission to provide insurance on foreign as well as American flag ships and cargo and to reinsure officers and crews, earlier passed by the House was approved by the Senate last Friday.

Only a few changes of phraseology were made by the Senate, and the measure will be sent to the President after those changes are accepted by the House.

The measure was written deliberately in broad language so that the commission might deal with any situation arising in the circumstances of war. Need for the bill, it was explained, lay in the fact that owners of some foreign ships are not willing to operate in the service of the United States without adequate insurance, which the insurance companies have not been in a position to offer.

The amended provisions of the Merchant Marine Act 1936, as provided in the bill, would enable the commission to insure against loss or damage by the risks of war: American vessels including vessels under construction; vessels registered under the law of the Philippine Islands; foreign-flag vessels owned by citizens of the United States, or owned or controlled by, or made available to, the United States or any department or agency thereof; and any foreign-flag vessel owned by American citizens or made available to the government, or other water transportation deemed by the commission to be in the interest of the war effort or the domestic economy of the United States.

The commission also may reinsure marine and marine war risks written by insurance companies on vessels as above described, and both insurance and reinsurance is to apply to cargo and personnel as well as hulls.

The Senate passed the bill without opposition and with merely perfunctory debate after Senator Radcliffe of Maryland, in charge of the measure, explained the legislation is "certainly very much needed."

"So much of our commerce is carried in foreign ships, or in ships owned by Americans sailing under foreign flags, that it is highly desirable that some protection be created and made immediately available with respect to such ships, to cover the hulls, the cargoes, and the crews," Radcliffe said.

Follingstad Takes Supervisory Post

E. H. Follingstad has been appointed special representative by the National Surety Marine home office to have headquarters in Chicago and conduct educational work and production activities in branches and agencies throughout the midwestern territory. He will have offices in the Chicago service office associated with B. J. Nietschmann, manager.

In Business 21 Years

Mr. Follingstad previously was manager of Fidelity & Guaranty Fire in Chicago. He has had about 21 years' experience with leading companies. He was connected for seven years with the America Fore group in Chicago, doing fire underwriting, then for seven years was a marine special agent of Automobile in Chicago. Subsequently he was marine special agent of Fidelity & Guaranty Fire, operating throughout the central west. For the last three years he has been its Chicago branch manager.

For the last 10 days Mr. Follingstad has been at the home office in New York city familiarizing himself with National Surety Marine's policies and routine. His activities will have to do entirely with development of inland marine business.

Some Cancel Ind. Securities Line Because of War Risk

INDIANAPOLIS—Commissioner Viehmann is required under the law to carry insurance on negotiable securities deposited by insurance companies with his department. Insurance now is carried under an all-risks form by a number of inland marine companies. Although the line expires May 9, several companies have canceled their policies because the commissioner could not accept endorsements excluding war risks. These companies could not get the companies with which they had re-insured a part of their liability to waive the war risk exclusion and so, rather than remain responsible for the additional war risk hazard, they have canceled. This canceled portion, however, is now being re-written in other companies, and it is believed the full original amount of \$6,000,000 will be put in force until the expiration date.

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